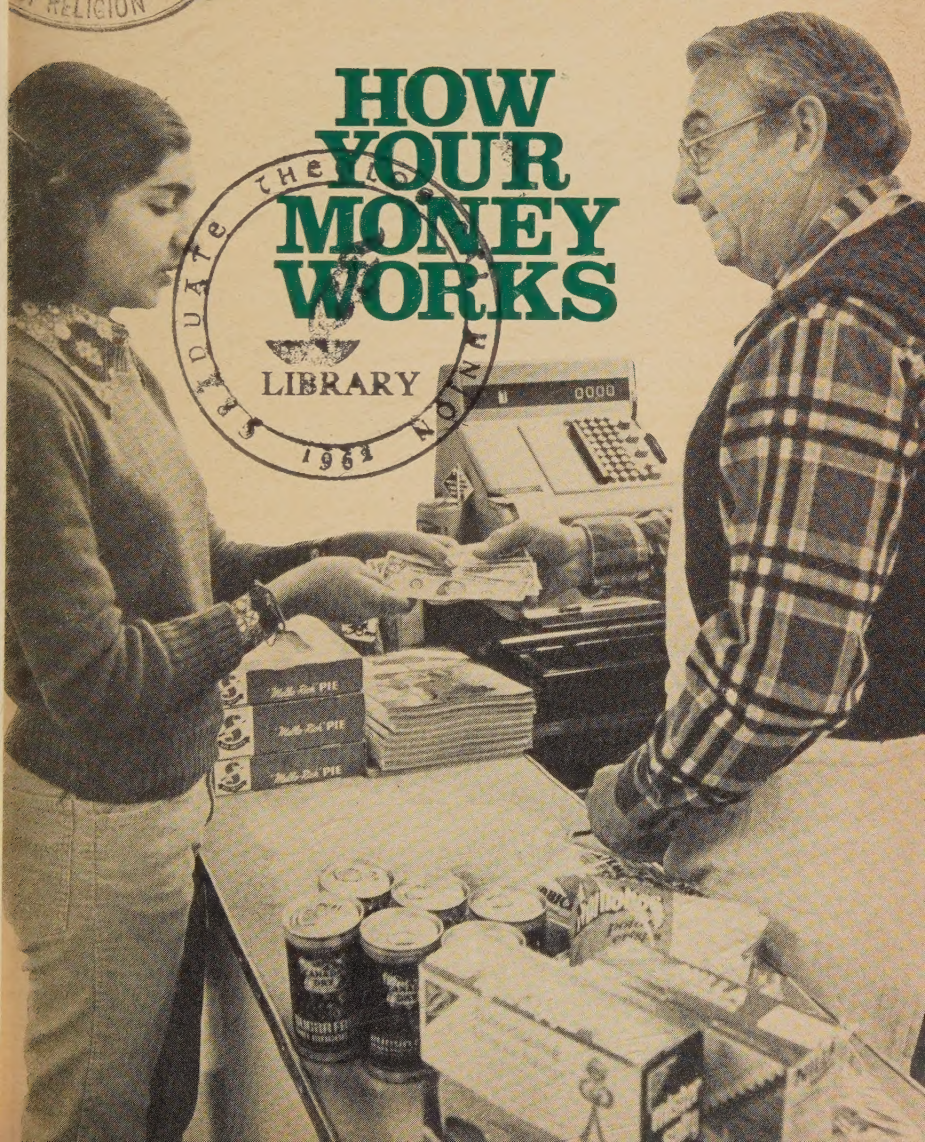
JANUARY 1977

youth MAGAZINE

L. & ROOK LIBRARY
PACIFIC SCHO
OF RELIGION

HOW YOUR MONEY WORKS

GRADUATE THEOLOGICAL UNION
LIBRARY
1964



Kids cover both sides of the counter at a McDonald's—as workers and as customers.

v. 28
1977

we do it all for you

EXT AND PHOTOS
Y GREG MOYER

If you get over the first six or eight onths, you decide you might as ell stay," says the teen-age aitress at a local McDonald's. After all, it's a job and jobs are ard to find, especially when ou're still in high school."

Where do young people turn for eir first paycheck? More and ore it's to the fast-food restau-nts hawking everything from amburgers to fried chicken to cos along the major highways om Connecticut to California.

it is estimated that the number jobs in the foods service indus-y will increase three times as fast the next ten to 15 years as new bs in the economy-at-large. The st-food companies, growing by aps and bounds, need workers. cDonald's, particularly, is boom-g. In 1975, a year when business as still reeling from the worst recession since the Great Depression of 1929, McDonald's reported sales throughout its system had jumped 28 per cent. Sales volume surpassed the two billion dollar mark for the first time in the company's history, leaving Kentucky Fried Chicken a distant second. According to *Institutions* magazine, these two fast-food giants fed more people than the Agriculture Department's school lunch program, the U.S. Army and Navy, Burger King and International Dairy Queen combined. The company opened 474 new McDonald's or well over one restaurant a day.

Fast-food executives cry out for more workers. And young people in desperate need of jobs apply. According to the industry, both parties gain. The argument holds to a degree, but without a part-time, seasonal, non-union labor

Greg Moyer is a free-lance photographer-writer from Kulpsville, Pa.

youth magazine

JANUARY 1977, VOL. 28, NO. 1

EDITOR: Herman C. Ahrens, Jr.

MANAGING EDITOR: Jan Corbett

ASSOCIATE EDITOR: Susan M. Grant

ADMIN. SECRETARY: Clara Utermohlen

EDITORIAL ADDRESS: Room 1203, 1505 Race St., Phila., Pa. 19102 (215) LO 8-3950.

YOUTH Magazine is published for high school young people in the following participating churches: United Church of Christ, the Episcopal Church, the United Presbyterian Church in the U.S.A., the American Lutheran Church, the Moravian Church, the Lutheran Church in America, the Presbyterian Church in the U.S., the American Baptist Churches in the U.S.A., the Cumberland Presbyterian Church, and the Christian Church (Disciples of Christ). YOUTH is also recommended for use among the young people of the Anglican Church of Canada. YOUTH is recommended for Roman Catholic young people by TeleKETICS (The Franciscan Communications Center).

Opinions expressed in these pages are not necessarily those of the cooperating churches.

YOUTH Magazine is published monthly by the United Church Press, 1505 Race Street, Philadelphia, Pa. 19102.

Second Class postage paid at Valley Forge, Pa., and at additional mailing offices. Accepted for mailing at a special rate of postage, provided for in Section 1103, Act of October 3, 1917, authorized June 30, 1943.

SUBSCRIPTION RATES: Single subscriptions, $8.00 a year; $14.00 for two years. Group rates, three or more to one address: $5.00. Single copies, 60 cents, except for July-August and September, which are 75 cents each. Rates outside Continental North America, $1.50 additional per year.

SUBSCRIPTION RATES FOR MEMBERS OF PARTICIPATING CHURCHES: Single subscriptions, $6.00 a year; $10.00 for two years. Group rates and single copies same as above.

SUBSCRIPTION OFFICES: YOUTH Magazine, Room 1310, 1505 Race St., Philadelphia, Pa. 19102. For United Presbyterian subscription rates: 1132 Witherspoon Bldg., Philadelphia, Pa. 19107. For American Baptist subscription rates: American Baptist Board of Educational Ministries, Valley Forge, Pa. 19481. For Disciples of Christ subscription rates: Christian Board of Publication, P.O. Box 179, St. Louis, Mo. 63166.

Copyright © 1976 by United Church Press

DESIGNERS: Bob and Sandy Bauer

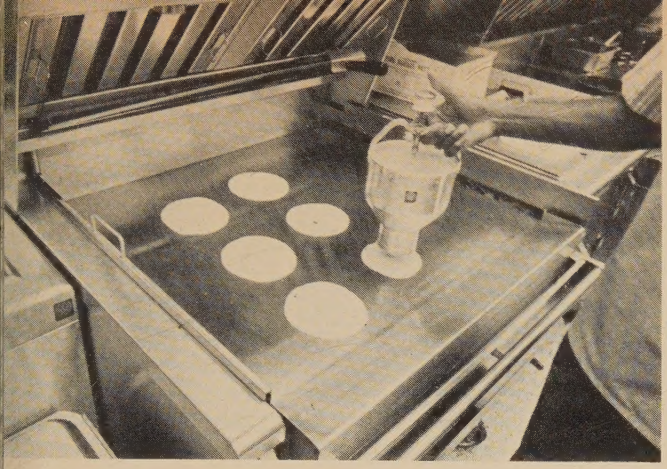
Cover photos by Bob Narod

pool earning pennies above t
minimum wage, companies l
McDonald's couldn't survive.
pay living wages, the fast-fo
restaurants would have to dram
ically raise prices. The res
would be keener competition w
independent operators.

It's the kids who are still fina
cially under their parents' win
the "mommies" (as one McDo
ald's operator called them) w
work to supplement their hu
band's income, and the recent
retired workers who want a sm
earned wage to beef-up soc
security payments that make Ro
ald McDonald run. The gold
arches are a modern-day yo
hitching capitalism's "margina
workers to the corporate gra
train.

The largest single employer
young people in America is R
Albert Kroc, 74, head of McDo
ald's. He owns the San Die
Padres baseball club, prestigio
estates coast to coast, a jet,
yacht, a Cadillac, a private railro
car, and an antique Model A Fo
His stock holding in one of W
Street's glamor corporations
estimated to be worth $500 m
lion in 1973—have admitted t
one-time taproom piano play
and milkshake mixer salesm
into the exclusive fellowship of t
nation's wealthiest tycoons.

His name was inscribed next
such notables as former Preside
Herbert Hoover, retail whiz J.



Called "portion control," all ingredients are premeasured to avoid waste and to insure consistency in making pancakes.

he largest employer f youth in America is cDonald's—the orkers are desperate r jobs, the labor is heap, easily-trained, on-union.

enney and World War I flying ace die Rickenbacker when he ac-pted the Horatio Alger Trophy in 972. The dedication read: "To-ards the Enhancing of the Amer-an Tradition of Overcoming Ob-acles to Achieve Success rough Diligence, Industry, Per-everance."

When he was 52, Kroc struck on an idea that catapulted him the pinnacle of American capi-lism in less than 20 years. azzled by the simplicity and ficiency of a prosperous, quality-nscious hamburger stand vned by Mac and Dick McDonald San Bernadino, Calif., Ray Albert Kroc bought the brothers' system and began selling it throughout the land. Kroc found a ready market for McDonald's space-age patty along the heavily-traveled commuter arteries. With his knack for attracting publicity, Kroc convinced the public that his red-and-white-tiled road stands stood for "Q. S. C."—burger talk for "Quality, Service and Cleanliness." The assemblyline hamburger business flourished in the post-World War II world of young couples, 'automobility' and affluence. By the early '70s, Ronald McDonald had successfully ventured out of his suburban backyard and into American cities. Soon after, *Time* magazine extolled McDonald's Corporation and Ray Kroc for marketing "The Burger That Conquered the Country."

But the reporters who did the research for *Time* were distressed over the laudatory tone, according to Max Boas and Steve Chain,

authors of *Big Mac: An Unauthorized Story of McDonald's* (the best book yet written on the burger empire). What the *Time* writers and editors in New York failed to reflect, one San Francisco legman said, was a general impression of the fast food superpower: "Basically, I suppose, McDonald's is the epitome of capitalism—a success story built on shabby practices; McDonald's is a morally corrupt organization that is not doing anything illegal."

"The turnover is high. Why?" confides the young worker at a fast-food stop. "Because if I asked for a raise, they'd dump me. They don't care. They'd rather fire me and hire somebody else at the minimum wage."

McDonald's has never faced a unionized labor force demanding higher wages and better working conditions. Even the thought of such a confrontation makes all fast-food executives squirm.

Ray Kroc has said he dislikes politics and politicians, but in 1972 he gave $237,000 to Richard Nixon's re-election campaign. Overnight he became the 18th largest Republican contributor, according to Herbert E. Alexander, author of *Financing the 1972 Election.*

Kroc said his whopping contribution bought insurance in the free enterprise system, since the Democrats led by George McGovern were advocating a redistribution of America's wealth. On May 11 of that election year, the House of Representatives passed legislation establishing a "sub-minimum" wage for 16- and 17-year-old workers. President Nixon backed the measure, ostensibly to reduce the youth unemployment rate. But it was no secret that the bill would have been a boon to Ray Kroc's balance sheet. The measure, which came to be known in the Capitol cloakrooms as the "McDonald's bill," died in the Senate. The idea of a "youth differential" did not.

The following year Congress approved a new minimum wage bill which Richard Nixon promptly vetoed, in part because the legislators did not create a special category for teens. Rep. John Dent (D.-Pa.), chairperson of the powerful Labor Standards Subcommittee of the House Education and Labor Committee, lambasted the Nixon veto and called the decision "a very callous disregard for youth." He vowed never to vote for a bill that would pay young people 80 percent of the minimum wage, as the administration wanted.

In 1974 a battle-weary Congress compromised with President Nixon and hammered out a new minimum-wage package. The youth differential slipped from view, but a sub-minimum wage pegged at 85 percent of the new base ($2.30 by January, 1976) was adopted for students working

**Ve can ruin the
usiness of the family-
wned restaurant
ecause of our combined
uying power and multi-
illion-dollar
dvertising budget."**

rt time.

Today, some Democratic legisla-
s wish to introduce a measure
ich would raise the pay floor to
an hour for some 94.4 million
ilian workers. One member of
p. Dent's Labor Standards Sub-
mmittee, Rep. James G. O'Hara
-Mich.), also wants to abolish
student sub-minimum provi-
ns because they are "clearly
ntrary to the spirit—if not the
ter—of other laws concerning
ual pay for equal or comparable
rk."

Rep. O'Hara said food-service
rkers earn "the lowest average
ge of any retail or service estab-
nment for which such records
maintained." O'Hara claimed
se figures explain why fast-
d employees are at the bottom
the wage scale while the
porations' profits have soared
t of sight.

The National Student Associa-
n and the National Student
bby fervently endorse Rep.
Hara's call for repeal. "It's a
gic commentary on our eco-
mic and political systems that
b-minimums have been used
against those least organized to defend themselves—the young and the unskilled." they said. "A mimimum wage is a minimum wage. . . . The 'sub-minimum' represents a twisting of the language and a devaluation of the sense of worth we hold for ourselves and our fellow workers."

The National Restaurant Association (N.R.A.) and its lobbying arm, Action, and over a dozen other organizations funded by business interests are not conceding defeat in the approaching struggle to raise the base wage.

"It's all so automatic and programmed—even our faces," comments one young woman who has now left her job." They've got an image to sell to the public and we've got to fit that image."

The secret ingredient in all fast food is routine. The chef's responsibilities in the traditional restaurant are chopped by burger efficiency experts into dozens of separate operations demanding no special skills. This allows the company to insure product consistency across the nation and to train new workers in less than a week. A *Harvard Business Review* article described McDonald's as a "machine that produces with the help of totally unskilled machine tenders, a highly polished product."

The burger itself is a monument to engineering: 3.875 inches in diameter, weighing 1.6 ounces,

containing no more than 19 percent fat, with no hearts, lungs, cereal or soybeans. The bun, 3.5 inches wide, contains a higher than normal sugar content to make it brown faster. The formula dictates that unsold french fries be discarded after seven minutes. Hamburgers after ten.

Fast-food attendants also must appear machine-pressed. The Burger King orientation handbook informs new employees that men will be given aprons and hats while women must provide their own short-sleeved uniform. Males must wear black socks and black dress shoes, women must wear white oxford-style shoes and stockings.

While appearance is only skin deep, the regimentation is not: Employees must also dispense courtesy. An Arby's International employee manual defines the relationship between the company's beef-eating clientele and its workers: "A customer whose money is accepted as payment for the service of food, *hires every person in that establishment as his servant.* It is his right to expect his needs, desires and wishes to be fulfilled just as any employer expects. In short, he is the *master*—all employees are his *servants*" (italics original).

"Meeting people," cited as a hidden reward in an otherwise monotonous job often becomes impossible in the shuffle of styrofoam Big Mac boxes and gaily colored Burger King paper bags.

Dealing superficially with people for four hours drains on Burger King cashier. "It really get to you because it seems like you talk to 40,000 people a day. They say 'Be natural. Don't give the same line to every person.' But just behind the counter is a wall poster which says 'Smile. Say Thank you. Suggestive Sell.' Is that natural?"

One young worker observes: "The manager's attitude is 'You work for me, therefore, you have no say. You have no intelligence that's why you're here and that's why I'm boss.'"

Why do kids stand this dehumanizing work? Often they have no choice. But a McDonald's manager offers a clue when he said, "We try to make McDonald's just another school activity."

A restaurant owner elaborated: "It's fun for the kids. We allow them to tailor the job around their civic, school, and social life." The analogy reflects badly on the quality of our schools, but the pattern is the same in class or behind the counter. Too many young people work for the approval of adults, subject themselves to the discipline of a clock, and tragically, stop—or never start—exploring their own potential.

The McDonald's owner justified his labor practices with a remark common among adults: "The more kids I can keep employed, the less

A store owner leads a tour of his store for local Girl Scouts—the next generation of customers.

Top fast-food executives share a common dislike for teen-age customers—they scare the family trade. The solution: Get the kids in and out fast.

rime you have out there."

Ironically, top fast-food executives share a common dislike for teen-agers as customers, as well. was the accepted wisdom of the 950's when Ray Kroc greased his rst grill that young people spoil he "Quality, Service, Cleanliness" image so appealing to subrbanites.

"Our theme is kind of synonyhous with Sunday School, the Girl couts, and the YMCA," Ray Kroc oasted. Initially he refused to hire emale employees for fear they ttracted "the wrong kind of boys" the golden arches. Federal antiiscrimination laws eventually halted that practice.

One of the courses at the now famous Hamburger U—the company's training school for owners and managers—deals with the teen "problem." The thrust of the lecture: Teen-agers scare away the family business.

The 1970's solution is to post armed security guards around the huge macadam parking lots to enforce local loitering ordinances.

A McDonald's manager explained," The kids buy french fries and a coke just to park there and talk. But they frighten off the fathers and mothers who usually buy full meals." The kids rarely misbehave, he added, but their mere presence hurts business. McDonald's solution is to get the kids in and out fast.

One owner of seven McDonald's restaurants in two states told how McDonald's provides "a damn nice living." Ray Kroc once estimated that an ambitious owner of

a single restaurant could earn $70,000 before taxes. This owner nodded in agreement.

This owner sensed long before most investors that the major fast-food chains were not selling hamburgers, fried chicken, or pizza, but a proven formula for making money. McDonald's, for example, owns only 27 percent, or about 900, of the 3706 restaurants basking in the neon glow of the golden arches. The other 2900 locations are licensed to independent operators, who pay stiff fees to fly the McDonald's flag on their corner of the vast empire. Considering the return, it's money well spent.

The first lesson taught after joining McDonald's is "follow instructions." Tampering with the proven way is tantamount to treason in burger circles. Burger King advertises its formula to potential franchisees this way: "Through the years, Burger King has refined the original idea into a precise and carefully-controlled research-oriented operation. Nothing that Burger King does is by chance. Its menus are scientifically planned for the broadest possible appeal. . . . Its restau-

Top man in the fast-food industry, Ray Kroc insists that all of his McDonald's stores fly the U.S. flag

nce our diets reflected a atural food balance repared according to ustom—now we want achine-like efficiency, treat, and no mess.

nts are architecturally designed incorporate tested features of monstrated public approval and ceptance. All Burger King fran-isees and operations per-nnel—including Burger King's n executive headquarters iff—undergo intensive study d training in Burger King's hopper College. "Your Burger ng franchise represents a total ckage professionally designed help you realize the greatest ofit potential."

One owner interviewed believes e surface hasn't even been atched in terms of fast-food uration. "There's nothing but owth ahead," he said.

He thinks the day nears when ly two kinds of restaurants will rvive: fast food and fine food teries. As he explained to a Girl out troop touring one of his tlets, "We can ruin the business the family-owned restaurant cause of our combined purchas-power.

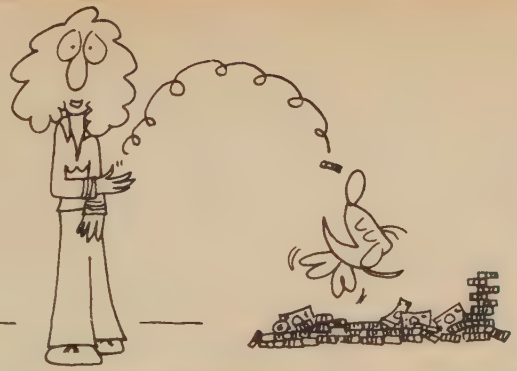
"But don't look on that as an," he cautioned. "I can go out business, too. The big super-rkets did the same thing to the neighborhood grocer years ago. It's a tough world. But it is hard for the restaurant owned by the German couple next door to complete with our $75 million national advertising budget."

Is America's rich ethnic heritage diminished by fast foods?

"Yes," he said, "but today's kids aren't exposed to anything else so they have nothing to compare fast food to. Look at the little children eating here now. They'll still be my customers in ten years."

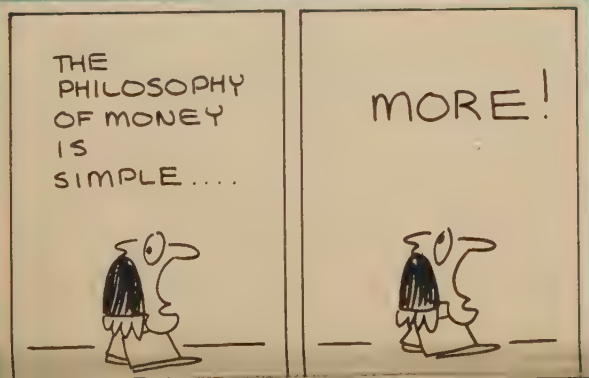
Americans spent 36 percent of their food dollars in 1975 to eat 17.5 percent of their meals away from home. A consumer attitude study conducted by the National Restaurant Association discovered that the three most important considerations in deciding to eat out last year were: That no one had to clean up, that it was a change of pace, and that it was considered a treat.

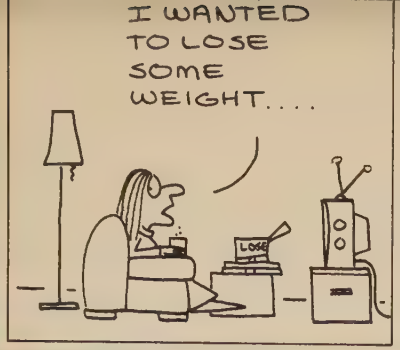
Our diets once reflected the natural food balance found in meats and vegetables raised locally and prepared according to time-tested custom. Today, food has become fast food, transformed by our technological age into a blur of tastes, textures, and smells uniformly spread across the nation. Food is culture. That we have embraced the fast-food phenomenon exalts those qualities our culture seems to respect: Speed, machine-like efficiency, cleanliness, and youth. □

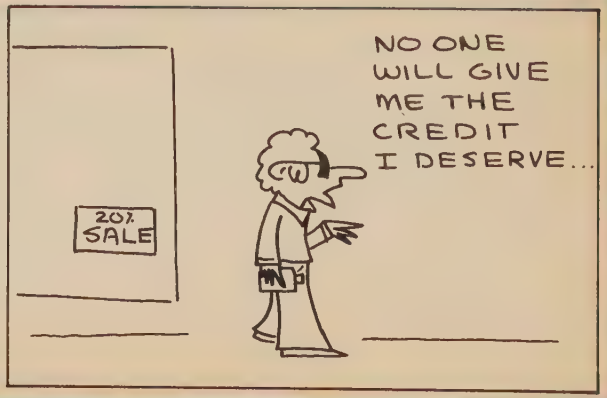


cash flow

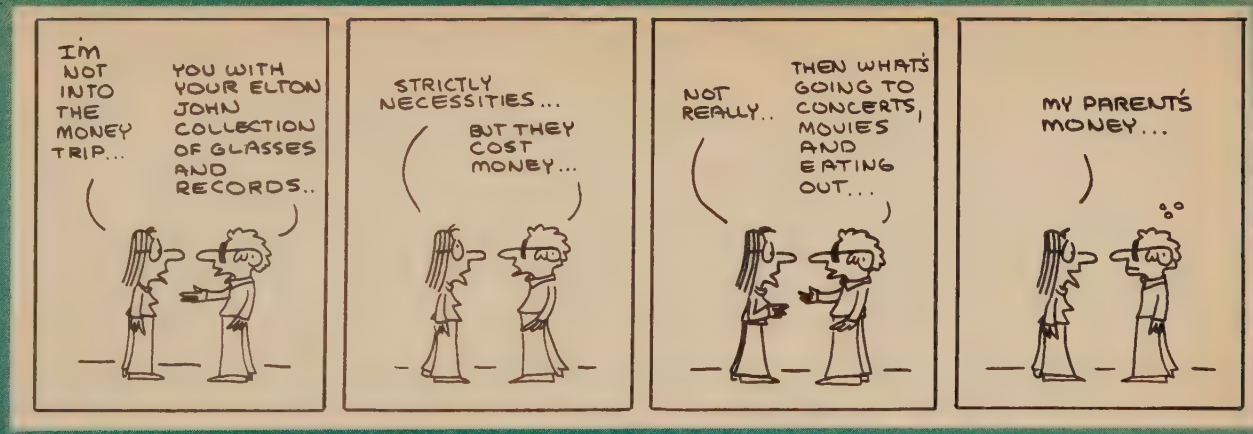
PAPERCLIPS
BY DOUG BRUNNER

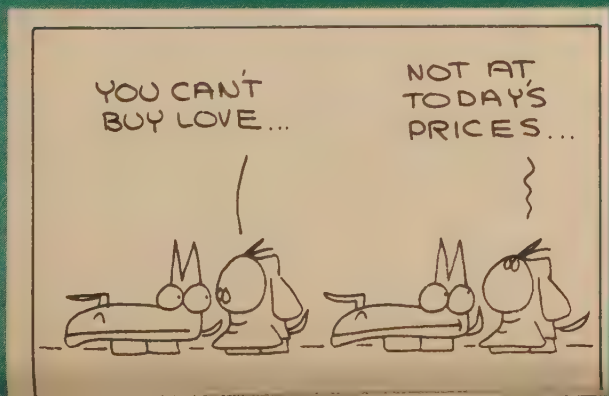


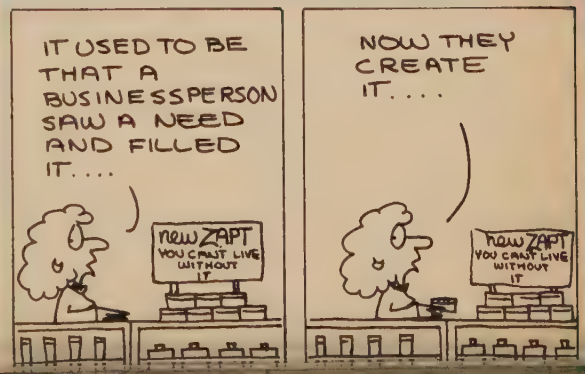


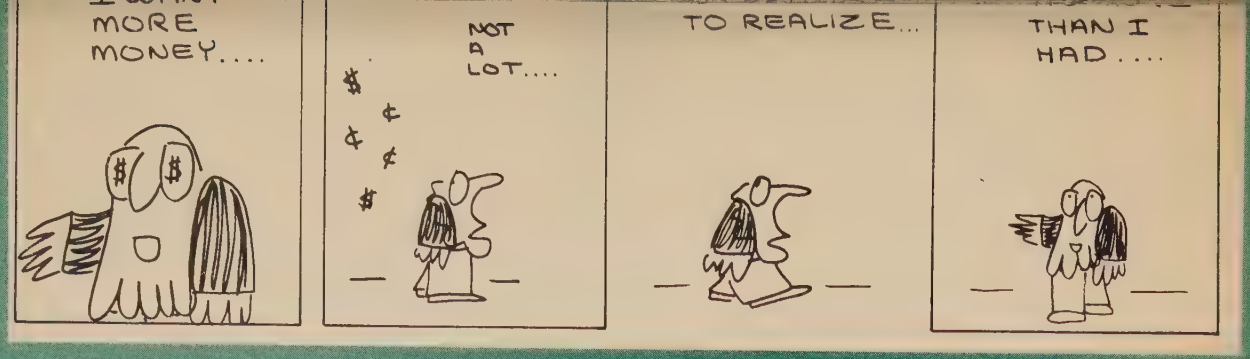


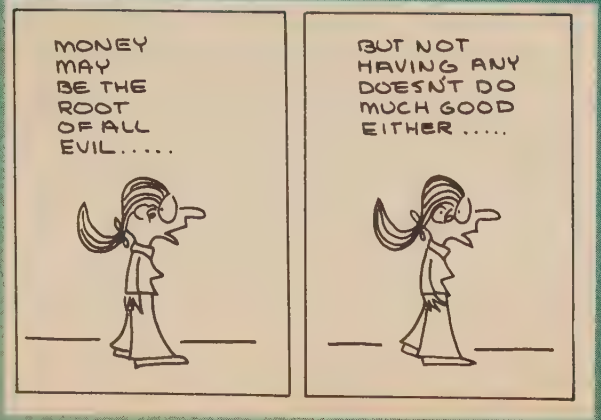
© 1977 Doug Brunner

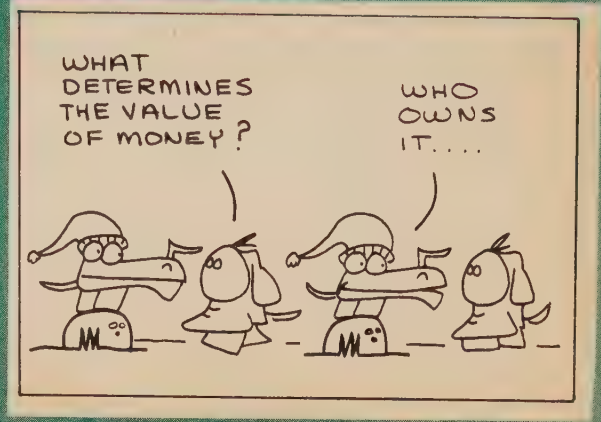

I'M NOT INTO THE MONEY TRIP...
YOU WITH YOUR ELTON JOHN COLLECTION OF GLASSES AND RECORDS..
STRICTLY NECESSITIES...
BUT THEY COST MONEY...
NOT REALLY..
THEN WHAT'S GOING TO CONCERTS, MOVIES AND EATING OUT...
MY PARENT'S MONEY...


YOU CAN'T BUY LOVE...
NOT AT TODAY'S PRICES...

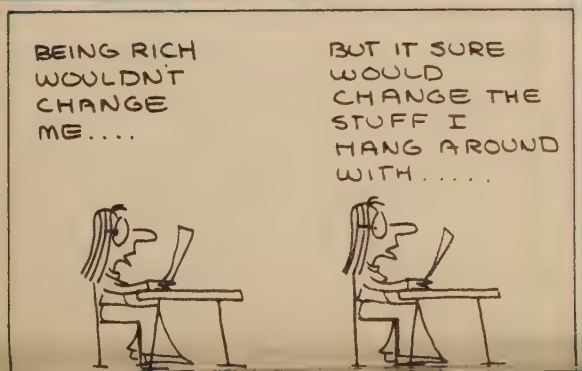

IT USED TO BE THAT A BUSINESSPERSON SAW A NEED AND FILLED IT....
new ZAPT YOU CAN'T LIVE WITHOUT IT
NOW THEY CREATE IT....
new ZAPT YOU CAN'T LIVE WITHOUT IT


MORE MONEY....
NOT A LOT....
TO REALIZE...
THAN I HAD....


MONEY MAY BE THE ROOT OF ALL EVIL.....
BUT NOT HAVING ANY DOESN'T DO MUCH GOOD EITHER.....


WHAT DETERMINES THE VALUE OF MONEY?
WHO OWNS IT....

EVERY YEAR I MAKE MORE MONEY.....
IN
OUT
BUT IT'S ONLY ENOUGH TO TAKE CARE OF NECESSITIES...
IN
OUT
I HAVE INFLATED NEEDS TOO....
IN
OUT


BEING RICH WOULDN'T CHANGE ME....
BUT IT SURE WOULD CHANGE THE STUFF I HANG AROUND WITH.....

MY NEW JOB HAS GIVEN ME THE MONEY TO DO A LOT OF THINGS....
NOW I LACK THE TIME.....
SALE NOW

TO BUY WORLD WAR TWO K-RATION KANDIES...?
PEOPLE WHO BELIEVE IN OUR CLASS...
3.95
SENIOR TRIP 'KANDY' SALE
HAVE YOU TRIED ONE YET?
I KNOW THEY'RE TERRIBLE
3.95
SENIOR TRIP 'KANDY' SALE
THEN HOW CAN YOU SELL THEM?
BECAUSE WE GOT THEM FREE AND WE'LL MAKE A LOT OF MONEY....
3.95
SENIOR TRIP 'KANDY' SALE
THAT'S CORRUPT
NO, IT'S PURE PROFIT
3.95
SENIOR TRIP KANDY SALE

$
INVEST
STOCK EXCHANGE
I WAS BULLISH ON AMERICA....
WALL ST.
TAKE STOCK
UNTIL I GOT GORED..
WALL ST.

BY THE TIME I DECIDE TO BE MORE CAREFUL WITH MY MONEY.....
IT'S EVERYONE ELSE'S....
DOUG BRUNNER

start where your heart is

INTERVIEW WITH ROBERT LEKACHMAN
BY HERMAN C. AHRENS, JR.

If you have any conscience at all, you are aware that there are many poor people in this country and elsewhere who are without the basic needs to sustain a healthy life. Whose fault is it? Is it the fault of the poor, or the rich, or the rulers, or the particular "system" under which the various peoples around the world live? Perhaps a little of each, and more.

For Americans, it raises a basic question: Is the economic system of the United States capable of serving all *of its people adequately? If so, how can it best be done? If not, what changes are needed?*

Even the experts disagree—whether in the politics of how we run our government, or in the economics of how we make and spend money, or in the moral conscience of Christians trying to be good stewards, concerned neighbors and advocates for justice for all.

To encourage further discussion on economics among our readers, we turned to Dr. Robert Lekachman, Distinguished Professor of Economics at Lehman College, City University of New York, who is also a contributing editor for Christianity and Crisis, *a scholar on Economist John M. Keynes, and author of a number of books, the most recent being* Economists at Bay: Why the Experts Will Never Solve Your Problems *(McGraw-Hill, 1976).*

Dr. Lekachman would be the first to acknowledge that his ideas represent only one perspective in a wide spectrum of differing viewpoints on economics. With that in mind, here are our questions and his answers.

future of everyone of these high school graduates depends on the economic casts for tomorrow.

Vhy should young people in h school have any concern but the subject of economics? at does it mean to them?

A lot. Every young person knows t he or she will soon be suing some kind of vocation. I be that most young people will asking themselves, "Will I be opy in whatever occupation I ect?" and not simply "In what will I make the most money?" course, we all must live. So if ı ask that second question, efully after the first one is isfactorily answered, it makes a difference what kind of a world forecast financially.

or example, if I'm right and if're in for a world in which it's visable to think of smaller and re durable cars, of more effi- nt appliances, of more of us ng in attached houses and apartments than in single-family houses on plots of our own, then what does that mean vocationally for young people today?

It means, I think, that opportunities for fruitful careers are going to be less and less in producing and selling things and commodities and more and more in selling services of various kinds. It means that young people, according to interest and in spite of how terrible the market is now for such people, might think in the long run of teaching, social work, medicine, a whole variety of helping and caring vocations.

By no means is our society going to stop being materialistic, but partly by reason of enlightenment and partly by reason of sheer scarcity, our society is going to be compelled to devote more attention to the services that people can

do for each other and less attention to producing such objects as the automobile, which is symbolic of a society that lavishly consumes many materials, much unrenewable energy, and the world's diminishing resources.

How do you advise young people when it is so difficult to guess what the world will be like in ten to 20 years? I believe you can be truest to yourself if you select the sort of thing that genuinely interests you, that you preserve the capacity to change—to be flexible, to learn new things, to shift occupations in the course of a lifetime, and that you surrender the dream of becoming rich.

Being rich was never a very glorious dream anyhow. Avarice is one of the seven deadly sins. I think in the future fewer people will become rich and that it will be a better society if we can all look forward to a reasonably comfortable income, not too different from the reasonably comfortable incomes that our friends, relatives, and neighbors earn.

Most people shy away from an understanding of economy, except when they know they're hurting financially. What's your definition of "economy"?

The English economist, Alfred Marshall, defines economy as a subject that deals with human beings and the daily conduct of their lives. In other words, economics is how people make and spend money.

As an economist, what do y see your role being?

That's where many of my c leagues and I disagree. The a proved professional answer is th an economist is a person who tri to understand the way income created, the reasons why peop spend it as they do, why busine people will invest sometimes a fail to invest other times, and in of this remain neutral. An econ mist is an expert—like the dentis who will work on a Mafia's jaw readily as on a bishop's jaw.

I disagree, because I don't thi economics is neutral. The be thing an economist can do as teacher—whether in the clas room or in advising politicians— to start first by declaring his or h own values. An economist shou be saying, "Look, I will separat my forecast as best I can from m values. I will tell you from m studies what I think will happen i the next three months, but what would *like* to see happen is de pendent upon what I value." would make for much greate clarity and better communicatio between economists and the la public.

What's an example of ho economists remain neutral in the economic teachings?

In this country, economists a trained, by and large, to believe i competition and free markets an to judge the behavior of th

Outside South Boston High School, police and federal marshal restrain antibusing protestors.

"It's a tragedy that they are fighting each other instead of combining against those powers that have kept them in their present economic condition."

American economy, and frequently other economies, according to how close they come to some sort of a model of a free economy. That's O.K., if you realize what you're doing. But a free economy leads to certain results. It leads, for example, in the United States to a great deal of inequality between the rich and the poor. There's a tremendous gap between one-eighth of the population that lives below the official poverty line (presently about $5,500 a year for a family of four) and the executive who's making from $50,000 to $60,000 a year, or more.

Now what I'm saying is that an economist ought to be clear in his own mind and in what he says to students and to the public that he is saying that this outcome in the way income is divided up is acceptable to him because he believes it is in itself a good thing, possibly, because people are of very uneven ability and ambitioned energy, or, alternatively, that it's the necessary result of free markets and free competition.

Now I personally don't like this outcome that causes such disparities in income. Such income distribution unfairly rewards a good many people in our society giving those people more money than is needed to get them to contribute their services. I think that the markets are not nearly as free as many economists seem to think they are. I don't think that free markets are the highest of values. I believe in some version of democratic planning. I simply wish that the majority of the members

of my profession who believe quite otherwise would also say quite frankly that they think free markets are an important value, and not teach this concept as if it were a part of the natural order of things—as if this is the way Adam Smith's invisible hand had arranged buying and selling.

As if this concept were a scientific truth?

It's nonsense! Adam Smith himself began as a professor of moral philosophy and he treated economics as a branch of moral philosophy. I wish economists did that now. It's not a science. It may use computers, sophisticated mathematics, and many techniques that look scientific, but it's all based upon how you measure what you think is important and what you think is important depends upon the values that you profess yourself.

I have made myself unpopular among others in my own profession by following the lead of one of the truly great economists, Sweden's Gunnar Myrdal, that you start, if you're a so-called social scientist, with a clear perception and statement of what you hold to be true and important and out of that context you proceed frankly to study social problems.

What then is a summary statement of the context out of which you work?

I believe the truth is that the canker in American society is the canker of inequality. It's the problem which runs through a whole collection of subsidiary difficulties. It's at the root of much of the remaining racial strife in our society. It characterizes a good deal of class conflict. An unhappy example is the third year of conflict

The U.S. space program is an example of national economic planning.

The opportunities for overnment-stimulated vork are simply remendous, if there vere money to pay or the services."

the city of Boston over a ompulsory bussing order.

The largely Irish Catholic white opulation of South Boston is as lamant as ever in rejecting tegration of its schools with the ack population of Roxbury. Part this is lingering racial animosity, ut we know it also has something do with the inequalities of merican life. Very few graduates South Boston High School Southie") go on to college. qually few graduates of Roxbury on to higher education. These e two low income groups, much ore like each other than differnt, except for the accidents of in color and the differences of ultural background.

It's a tragedy that they're busy bbling at each other instead of ombining against those interests nd powers which have kept both them in their present economic ondition and which have provided retched education for both the ack child in Roxbury and the hite child in South Boston.

Wherever you look, inequality—exual, class, color, age, egional—shows the decline in what I call civility in our society. By civility, I mean the mutual respect that different groups, classes, occupations, and communities have for each other. The recent ethnic revival has both an admirable and an unpleasant side. It's often, as it is in South Boston and elsewhere, the consequences of a feeling of resentment against outside forces that are causing trouble in some way. This is what demagogues of the right have drawn on in the past and will draw on in the future.

What economic program would you recommend to correct these inequalities?

Well, if I were the first Jewish President of the United States and you were the first person to hear of my program, the first thing I would ask Congress to do would be to pass a genuinely effective inheritance tax law.

"But," say many people who are also worried to some degree about inequality, "if you don't give people a chance to make a lot of money, they won't work very hard, take chances, or train themselves." Maybe so, maybe not. I'm skeptical. I think you do not have to reward people nearly as much as we do reward them today. In sports, I think you could get some of our high-paid athletes to play for less. The same is true of entertainers, business executives, and others. The man who heads International Telephone and Tele-

graph earns $900,000 a year. Would he quit if his salary were cut to $450,000 or $300,000? And what about lesser executives?

In terms of inheritance taxes, the moral issue is clearer, as well as the economic issue. Once you're dead, you're incapable of further productive effort, at least under current theological assumptions. And there's no incentive confusion of the issue.

What about the heirs? John Stuart Mill in 1848 argued that inheriting a lot of money isn't good for the moral character of the people who inherit it. Certainly they've done nothing to deserve it, for nobody chooses his or her parents or grandparents. The ethical claim of an heir is nonexistent, it seems to me.

So, I'd start with a very heavy inheritance tax—not 100 percent, for I would allow someone to inherit a family farm, or $50,000 to $100,000, or something of that kind. But I'm thinking now of the great fortunes. Nelson Rockefeller would probably not have been our Vice President nor his brother, David, chairman of Chase Manhattan Bank, if their grandfather had not been John D. Rockefeller the first. All of the Rockefeller enterprises, whether good or bad, are undemocratic, for they're primarily the consequences of the inheritance of a great wealth for which the heirs initially did noth-

The canker of U.S. society is inequality—class, sexual, race, or age.

'Human beings are more alike than different. It's a pity disparities in wealth falsely separate those who are more nearly alike."

ng. The power of great wealth in his country has put us on the verge of becoming a plutocracy, what the Greeks called a government by the rich. So I'd start with axing the great fortunes.

Second, as President, I would lso reform the tax laws as they pply to income. Right now, for xample, if you're an ordinary vorking person, your employer vithholds from your wages taxes or the federal, and sometimes for he state and local governments. If ou're rich, or moderately rich, you ave all kinds of legal loopholes—apital gains, various expense ccount opportunities, all manner f very legal ways of avoiding axation. Somehow there has to be careful look at such gaps in roportioned taxes paid by the rich nd by the not-rich.

The third thing I'd do as President would be simply to maintain ll employment. That's the most qualizing measure of all. Not all nemployed people are poor, and ot all employed people are nonoor. You could earn so little that ven though you have a full-time b you're still poor. And you can be unemployed but have enough resources so you're not poor. But, by and large, unemployment and poverty go together.

If we took resolute national action creating the public jobs, if need be, while stimulating the private jobs, this itself would do a great deal to diminish inequality, because then Affirmative Action programs would have a chance. (The 1964 Civil Rights Act and other legislation require a company in its hiring to hire a reasonable number of minorities. But if the company is in the financial situation where it's firing, not hiring, Affirmative Action is meaningless. But, if you have full employment, then the minorities have a chance again to improve their condition.)

Full employment means then that a person is employed at a reasonable wage and that every person who can work has a job. How do you accomplish this?

The last Congress had before it—but did not pass—the Humphrey-Hawkins Full Employment Bill. It would have required the federal government to create jobs which paid at least a minimum wage and involved useful work. If you look around you in any northeastern city, you could put hordes of people to work, cleaning the streets, collecting garbage, maintaining the parks, keeping public libraries and museums open a decent number of hours,

besides helping schools with teachers' aides and paraprofessionals, helping doctors and nurses in hospitals, and many others. The opportunities for useful government-stimulated work are simply tremendous, if there were money to pay for it.

But people will say, "Yes, but that means that I have to pay more taxes!"

That, of course, is where economics becomes a mystery to many people. That is not necessarily so. To fully explain it would take much more time than I have here. But, basically, you start when business is bad. You start not by raising taxes, but, to make it short, by printing money. Congress gives the federal government the right to emit a currency, to print money. The government prints money and uses it to hire people. Nobody's taxes go up.

Is this inflationary? Not necessarily. The people who get the money will spend it like everybody else does—in supermarkets, in appliance stores, paying rent, and so on. This money spent creates new jobs in supermarkets, in stores, in appliance factories. Both the new federal workers and the new private workers will pay taxes on what they earn.

Thus, if you do the program properly, you make the economy grow fast enough so that enough money comes into the treasury as tax collections to pay for the new federal jobs a little later. You have to make the "leap of faith" and increase the federal deficit first to hire the new people. But, if all goes well, the economic expansion that their new jobs and new spending set in motion is going to pay for the jobs at the beginning.

To many people it seems fishy because it sounds as though you're getting something for nothing out of this. In a sense, that's true. The mystery is very simply dispelled. If you have a lot of factories operating at much less than capacity, then when you get the people working and the factories operating nearer capacity, you're a richer country. And if the way to become a richer country is first to increase your debts, it's worth doing. Briefly, that's the argument for stimulating the economy, producing full employment, and not raising anybody's taxes.

As President, would you have any other proposals for your program?

I would move toward some sort of system of democratic planning. Planning is another word which frightens some people. Yet we have planned our national economy during every major war, except the Vietnam War, which was a sad affair. We planned our national economy during the New Deal. In the last Congress, Senators Humphrey and Javitts introduced an actual planning measure, the

**You can be truest
o yourself if you pick
vocation you like,
reserve the capacity
o change, and don't
ream of being rich."**

ational Economic Planning Act of 976, which would have required e President to submit to Con- ess every two years a six-year an, which he could revise every o years. Congress would be quired to debate it, or modify it, substitute a plan of its own, and timately enact some plan. The esident would be charged with rrying it out. Such a plan would an organized way of bringing gether our national objectives.

We've planned piecemeal be- re. President Eisenhower's in- rstate highway program was a ng-term planning measure. esident Kennedy's successful an to put a man on the moon by e beginning of the 1970's was organized plan. What we have t done is to bring together herently in a consistent pattern, e plans for bits and pieces that e want to do.

We need to do such planning for special reason. I don't think that e can depend on the future as we ve depended in the past on rapid onomic growth. The world is ferent—more perilous in the 70s than before. And it is expensive. It's going to stay expensive. Food is expensive. Given the world demand for food, it's going to stay expensive. We can't depend on automatic improvements in the standard of life as Americans have been used to without a good deal more conscious planning, coordination, maintenance of the economy at higher levels of activity than we've been doing in the last three years. That's the final piece of my program for a better America.

Are you suggesting a simpler life?

Not exactly. Already we're learning that it's more sensible to make cars smaller and thriftier rather than bigger and more lavish. We learned this not so much as a matter of simplification as an acceptance of the probability that we can't continue to be as wasteful in our personal and national lives. The world economy is simply growing more slowly than we're used to.

I can hear people say, "He sounds like a communist to me."

One of the misfortunes of our political conversation is that very few of us take proper care with the definitions. There are almost as many meanings to Communist and Socialist as there are people who use these words. I suppose that most people when they use the word Communist are thinking of absolute equality. I am not. I simply want to narrow the gap that

separates rich and poor, rich and middle class, middle class and upper middle class.

In doing this, I start according to my own recommendation by stating my value here. I think human beings are more like each other than they are different from each other. I think it's a pity that great differences of wealth and income falsely separate people who are more nearly alike. I also recognize that there are human differences that make some people respond more to the prospect of making more money than others. I'm not advocating giving everybody the same salary, but I think that we can get the same degree of effort at a much smaller price than we're currently paying.

I would rather be known as a Democratic Socialist, which is illustrated by my suggestions of inheritance taxation, economic planning, closing tax loopholes, and full employment.

You say your plan is democratic. Is it capitalistic?

Many people think that democracy and capitalism go together. If they look around the world, they would see a Sweden as democratic as we are but less capitalistic with more communal provision which one could call socialist. The French, whose institutions are as democratic as ours, have nationalized a much larger percentage of their economy. If you look further, you can see that very different mixtures of capitalism, state-owned and state-controlled enterprises, are quite consistent with political capitalism.

What is a multinational and why is there so much concern being expressed about them?

A multinational corporation is simply a corporation which has a branch in at least one other country than its home country. Almost any large American corporation is a multinational.

Why should we worry about them? Well, largely because they fall in between the cracks of legislation. It's very hard to collect taxes from a multinational, because it has too many opportunities to shift its accounts among branches in many countries. But worse than that, a multinational is in a position actually sometimes to defeat national policy.

For example, when President Nixon entered the White House in early 1969, he was greatly worried about inflation. He persuaded the Federal Reserve System, which is the government's central bank, to tighten credit, to make it harder for banks to lend money and to compel them to charge higher interest rates so people would be less eager to buy. It didn't work. Why? Because a group of multinational banks were able to borrow money in Europe to substitute for the money that the federal reserve wouldn't give them in the United States, and these banks lent it out

Multinationals are a threat. Great power is always a threat when its leaders are not held responsible to the public interest.

merrily, even though it was national policy at that time to restrict credit.

I'm not saying that these corporations are evil. They are simply pursuing their own self interest. When a car manufacturer makes parts in other parts of the world, that takes jobs away from American workers. There's no way to control this, given present legislation. There is a beginning effort to regulate multinationals. They're a threat. Great power is always a threat in private hands, when it's not legitmate. Political power in a democracy is legitimate because we can throw the leaders out at stated intervals, if they are not performing properly.

There's nothing we as the average person can do to influence the behavior of executives of large corporations. We cannot vote them out if they act against the public's interest. Yet, sometimes these same corporations wield more power—both on people's lives at home and on our international policy abroad—than the U.S. Senate. □

A Coca-Cola truck carries trademark in Hebrew as it serves people overseas as one of many multinationals.

don't sell yourself short

BY BRIAN VACHON

It has always seemed absurd to me, even unfair, that resumés are such essential tools in the job-acquisition market. It makes absolutely no sense why anyone should be required to take the sum total of his or her life accomplishments and reduce them to a single piece of paper. But, like it or not, resumés are necessary: they are the calling cards of prospective employees.

So the question becomes not *why,* but *what.* What do you do to decorate this piece of paper with information that will make a hirer sit up and take notice? What have you got from your 17 or 18 years of life to offer?

For every reader who answered that last question with a self-pitying "not much," I'd like you to stay with me a little longer and see if I can't prove you wrong. I'd like to prove you have a lot to offer, to the right employer, if you present yourself in the right way. This is whether you're looking for a part-time job to work after school or a full-time job that might lead to a lifetime career.

But before I prove to you that you're worth more than you think you are—and can make that point abundantly clear on those necessary calling cards—let me offer a few rules for resumé writing. These rules are mostly on the objective side. More than standards to follow, they represent biases that I have formed in reading and judging dozens of resumés a month.

First, if you are directly related to a principal owner or manager of a firm with which you would like to be associated, *don't* write a re-

---

Brian Vachon, editor of *Vermont Life* magazine, was formerly senior editor of *Saturday Review,* associate editor of *Newsweek,* and assistant editor of *Pschology Today.* He has written and read many a job resumé.

ume. Save time and paper and ust walk right in and say "Uncle Harry, I'd like a job."

But for all of us who don't have n Uncle Harry, there *are* some vays of getting an inside step on eople who might be competing or a job you're after. One way is to vrite a specific resume to the pecific employer in whom you are nterested. There is nothing that is nore of a turn-off to a hirer or a ersonnel director than a Xeroxed opy of a resume that is obviously eing sent to a grand mixture of rospective firms. Be specific. If he job you want has to do with advertising and you're trying to latch on with a large and established company, write in the section "Position Desired" a description of a position for which that company might have an opening. If you want a position in forestry in a specific state park system, indicate why you chose that state and what makes you a person who could preserve its uniqueness. If your interest is in accounting, indicate your ability to be meticulous. If your first choice is in sales or research with a small and specialized enterprise, let it be known early why your own interests and that specialization mesh. (Never write, "I've got to start *somewhere*." Hirers like to believe their new employees will stay around a while.)

Second, don't lie. That's such an elementary piece of advice that I'd skip it entirely if I didn't see so many fibs slipped onto otherwise lily-white resume pages. The thing about telling an untruth about yourself in writing—exaggerating your experience or education or past activities—is that you run the risk of getting hired. That's the worst thing that can happen to you because your fib will catch up with you—they always do—and then you will be more unemployed than you have ever been in your life.

That is not to say, however, that a resume shouldn't contain some honest embellishments. That's what gives those introductory

remarks flare and vitality.

For example, in the resumé section in which you list past employment, you *could* write: "Camp counselor, one summer." That is not likely to excite any hirer beyond his wildest expectations. But you could impart the same information by putting it this way: "Was employed in a supervisory position at a controlled activities center for young people, where human factor analysis was correlated with environmental exploration to provide maximum and constructive utilization of my charges' leisure time. Eight weeks." An exaggeration? Perhaps!

Isn't that what a camp counselor does? It certainly was when I was a counselor and it certainly sounds better than the simple recitation of the barest fact.

The same principle of honest embellishment holds true for babysitting: You could write, simply: "baby sitting." Or, you could say "intensive care child supervision." Or, if you helped keep the kid out of trouble for an evening by watching television with him, you could add ". . . using innovative audio visual aids." Seriously, however, you *do* get the point?

All resumés should start off with your name, address, telephone number, age and job objective. Those are practically musts. Then there are some variables that you may or may not want to include. Everybody who writes the word "Health" on their resumé invariably follows that variable with the word "Excellent." (I think if I ever get a resumé that said, "Health: Fair to Middlin'", I'd be compelled to give that writer an interview just because he or she surprised me with something a little different.) Height, weight, marital status, race are all among the variables that can be easily omitted (unless you are black and—though law prohibits that from being a consideration for hiring, it won't hurt to work that information in there some way.)

After the musts and the variables, a good resumé should list its writer's experiences. They don't *all* have to be job experiences either: if this is the first job you've ever applied for, you'd have a pretty empty block in the middle of your page.

And here's where I would like to prove to you that you've got the experience to capture a hirer's attention and hold it. Take a look at your life and make a mental inventory of what you've accomplished—especially in the past several years. Every part-time job you've ever had must be listed because they are important: they indicate that you are serious about working. But equally important are school, church and volunteer activities. Make a good, hard evaluation of the past several years. What were your extra-

"I may not look like much on paper but I think I could do a good job" is forbidden in writing a resumé. Use honest embellishment.

curricular activities in high school and how might they be made relevant to the job you are seeking? (The obvious link-ups are "Art Director, School Yearbook" for someone who wants a position in graphic design. But if you were a life guard at a YMCA, that might indicate that you can accept important responsibility. If you were the captain of a field-hockey team, you've already demonstrated that you can be a leader. If you were a member of a debating society, a hirer will have a pretty good idea of what kind of salesperson you could turn out to be. If you were part of a "Meals on Wheels" program for the elderly in your community, the hirer will get a feeling that you are compassionate and can be good with people.)

The list could go on indefinitely. And unless you have a fairly certain idea what job field you want to enter, it's a personal list you ought to weigh carefully. Hidden in its contents might be clues to the employment area that would suit you best.

Do you love math and hate languages? Did you stay away from team sports and lean toward independent projects? Are there seasons of the year you especially like or dislike?

When your inventory is complete, and double-checked to make certain nothing has been eliminated inadvertently, begin to target in on your job market. What skills do you have that make you right for that market and how can you exhibit those skills on a resumé? What contributions have you made to your community or neighborhood that can be translated into characteristics which would make you the ideal person to hire?

Resumés are pieces of paper that not only allow you, but encourage you, to promote yourself. There is no room for negativism on that short summation of your life's accomplishments. (Sentences like, "I can't type but I'm willing to learn," or "I once played the part of a fern in our school play 'Rachel and the Rain Forest'" or "I may not look like much on paper but I think I could do a good job" are all forbidden.) Your resumé—that neatly-typed, double-spaced, carefully-formulated synopsis of who you are—has to serve as your very positive proxy. Make it shout!

And if you do all that with skill, soul-searching and self-confidence, you're bound to catch somebody's eye. And that's what resumés are all about. Eye catching. □

the bible speaks about money

BY WAYNE ROBINSON

The way you use money—your attitude toward it—reveals very much about how healthy, or sick, is your attitude toward yourself, others, and God. For example, why do so many of us find the giving of gifts to others so self-fulfilling, yet why does being used or exploited by others seem so de-humanizing?

Persons who misuse economic power—whether in everyday life, or business, or politics, or church—have an unhealthy and unchristian perspective on life, according to Jesus. Money was an important topic to him. He mentioned it more often then any other subject, except the Kingdom of God.

The Bible and Jesus spoke often about how you and I got what we have—we're stewards not owners—and about how we use what we have—putting first things first. For example, in the last 24 chapters of the Gospel of Matthew, there are 26 passages relating directly to money. It's a central religious concern!

You're trusted

Whatever the medium of exchange was in biblical times—whether barter or coins, the underlying assumption about its use was the same. *All* of the resources we have, including money, are not really our possessions, but are temporarily entrusted to us by the real owner, namely God. "The earth is the *Lord's* and *all* that is in it, the world and those who dwell therein" (Psalm 24). And we are accountable to God for the way we use all of the entrusted resources we have, including money.

The closest parallel, that I know

Dr. Wayne B. Robinson, pastor of First Congregational Church of Robbinsdale (United Church of Christ), Robbinsdale, Minn., is a frequent contributor to YOUTH Magazine.

f, to this biblical belief is that vhich is prevalent in Native Amer-can religion. Selo Blackcrow, in ne June, 1976 issue of YOUTH Magazine, said, "what you call merica was in trust to the Indian rom Mother Earth. The Indian oes not believe one can own land.)ne can merely care for it. The vhite man does not celebrate the and, but rather his possession, his onquest, his rape of the land." What Selo Blackcrow says about ne land could be extended to all esources, including the skill and alent of human beings. And the ension Selo Blackcrow feels be-ween the Native American view nd Western culture is very similar the basic tension between the iblical view and Western culture. ut somewhat oversimply, the biblical view says that everything belongs to God and I'm accountable to God for the portion of those resources I'm entrusted with. By contrast, the Western cultural view says that whatever I can lay my hands on is mine to use however I please!

The Bible also has some specific teachings about how we use money and other resources, but we need to keep in mind the fundamental assumption that God is the sole Owner of everything. All the concrete teachings of the Bible are meant to spell out the implications of that basic truth.

Keep in touch

Starting with the Old Testament, the first of these teachings is the institution of the Sabbath.

We have a rather distorted picture of the Sabbath from the New Testament controversies and elsewhere. But the real purpose was not simply to refrain from doing certain forbidden things. Rather, on the Sabbath you were to cease generating resources for yourself (working) *so that* you could use that time to concentrate on acknowledging and worshipping the Giver of all life. It was a time for re-creation, for re-freshment, for getting back in touch with yourself, with others, and with God. To do this, you needed to stop hustling for money, to back off from the "rat race" for at least one day a week.

A second important teaching involves the tithe. Ten percent of what was entrusted to you was to be returned to the Lord. The purpose of this was not just to support the religious establishment. Rather, it was simply one more concrete way to keep people in touch with the Author of Life.

A third one is the commandment not to make any graven images. This tends to kick off thoughts of idols in our minds, but it came to be applied to any engraved picture of a person such as is found today on most coins. In later Old Testament times, when a king or ruler put his image on a coin, it carried with it a claim to absolute loyalty on the part of those who used it. To a Hebrew, this was an idolatrous claim, for only God could claim that kind of loyalty. Because of this Jewish sensitivity, even the Roman rulers of Israel tended to avoid putting their image on their coinage, opting instead for indigenous symbols. This sensitivity provides the background to Jesus' reply when he was asked about the Roman tax. He said: "Show me the coin you use—is there an image on it?" "Yes, that of Caesar" "Well, then it's his anyway. Give the coin to him, but give your allegiance to God." The point is: Keep your basic priorities straight. As Jesus said: "You cannot serve God and money."

These first teachings deal primarily with our relationship to God and they provide some guidelines for keeping that relationship healthy. The next set of teachings move into the societal implications of being responsible to the Owner of all things.

Care about others

In this area of social concern, you cannot read the Bible with open eyes without reaching the conclusion that if we really get in touch with God, then the kind of society we will create will be characterized by genuine economic justice. Over and over again, the Hebrews were reminded to take care of the poor, the widow, the orphan. Again and again, the prophets castigated the rich for their exploitation of the poor. For example, in Jeremiah 5 we read:

"The fulfilling thing you can do with money is to give it away, but in a manner that neither seeks attention nor obligates the recipient in any way."

"Your wrongdoing has upset God's order in the world . . . (you) grow rich . . . and refuse to do justice . . . to the poor." And when the Holy Spirit came at Pentecost, the community that was founded was based simply upon need. "They had all things in common" (Acts 2:42-47). The underlying concept in all this is that we are all a part of God's family, and just as it would be wrong for a parent to give one child ten times as much as his or her other child, so it is wrong for some members of God's family to live in the midst of wasteful abundance while other members of God's family starve!

The injunction against charging interest which we find in the Old Testament is one of the many ways this is backed up. Charging interest can easily become one of the many ways that the rich get richer while the poor get poorer. We complain about interest rates today, but the average rate in biblical times was 20 percent and it rose to 50 percent. It got so bad, parents would enslave their children to pay off debts. Needless to say, there was a strong prophetic protest against the whole thing (Nehemiah 5:6-13). The practices surrounding indebtedness, in fact, became so bad that indebtedness became virtually synonymous with sin. Thus, in the Lord's Prayer, we pray, "forgive us our debts (sins) as we forgive our debtors (those who sin against us)."

Money reveals the real you

When we move into the teachings of Jesus, it is clear that he accepted the basic assumptions and teachings about the way we should use money and other resources that we find in the Old Testament. What he added was a new emphasis that resulted in a radical personalization of the issue of money. He tied the issue of the way we use money very clearly to the way we feel about ourselves, the way we build or tear down our relations with others, and the way we relate to God. In general, he would say, I believe, that whenever money gets in the way of a healthy love of God, love of others, and love of self, you're in trouble.

Let's first look at the love of God. In researching this one, it dawned on me for the first time what "give us this day our daily bread" might really mean. First, "bread" meant not just the stuff made from flour, but all the resources needed for living, as when someone today might say, "I don't have enough bread to buy a new car." So the

petition could easily read: "Give us today our daily money!" But after looking at the teachings of rabbis who were contemporary to Jesus and other teachings of Jesus himself, I reached the conclusion that it means: "Give us *only* the money we need for *today*." Because, according to both Jesus and the rabbis, if we accumulate too much wealth for future use, we can easily be tempted to give that wealth our primary loyalty rather than God.

When we come to money and our sense of self worth and money and our relations with others, these two things are bound up together in the biblical view, and Jesus shared this assumption. We tend to see ourselves much more as separate, independent, individuals. To the Hebrews and to Jesus, being human means being in community. Therefore, both the most self-fulfilling thing you can do with money and the most self-destructive thing you can do with money are related to other people.

Feel self-fulfilled

The most self-fulfilling thing you can do with money is to give it away, but in a manner that neither seeks recognition nor obligates the recipient in any way. Jesus gave special praise in this regard to two women—the poor widow who put two tiny copper coins into the temple treasury (a proportionately large amount compared to the seemingly large gifts of the affluent Pharisees) and the woman of the street who annointed him

'We are all part of God's family and it is wrong for some members to live amidst wasteful abundance while other members of the family starve."

vith the contents of a costly jar of erfume. We can easily get in ouch with what Jesus is getting at we think of what a great time we ave giving gifts at Christmas me. Giving enhances the life of he giver!

The most self-destructive thing ou can do with money is to exploit r to use other people with it. esus' attitude on this is best seen his reaching out to tax-ollectors, who made their living y getting as much money from he people in their territory as they ould on top of what they owed ome. Understandably, this made hem special objects of hatred. But hat Jesus saw, is that those who p-off others are, in a very real ay, in just as much trouble as uman beings as those who are pped-off. When he got some flak r reaching out to the tax collec-rs, he replied that you don't need physician to heal the healthy, ou need one to heal the sick. To esus, in other words, people who isuse economic power are just s sick as those who suffer from a hysical disease.

Which takes us back to where we started. We can achieve personal and social well-being when it comes to our use of money only if we base our use of it on the assumption that "The earth is the Lord's and all that is in it." I referred before to the similarity between the biblical viewpoint and that of the Native American religion. I'd like to conclude with a prayer that a Native American woman, Miccosukee Bi-bi-dah, shared with me:

Great Spirit, let us always remember that we are only a part of your Creation, that the earth and nature do not belong to us but we to them. . . . We must not waste what is available to us. We must return what we cannot use to the earth. We must leave things at least as good as we find them and when possible improve our surroundings. We must not accumulate things we are not using while there are others in want.

We ask only that You protect us from greed. Do not let us be tempted to ask for a more bountiful harvest next year. Let us be assured that Your love for us will provide what is necessary to sustain us.

Let us look around us and rejoice that we are included in Your continual creation. Laugh with us that we may be forever Your People.

**Hao, hao, Oh Great Spirit.* □

*pronounced "Hah-oh" and means "I see you"

God, Giver of every good and perfect gift,
Whose grace is free as the blowing wind,
Liberate us from anxieties about money
And loosen the grip of greed upon our lives.

Even the treasures of Solomon could not rival
Your touch of beauty upon the lilies of the field;
The storehouses of abundance cannot sing
The melody of a single sparrow on the wing.
One succulent peach can nourish the body more
Than all the paper currency, metal coins
and plastic cards of the realm.

May we who measure richness in dollars
Rise above our poverty of spirit and realize
That the only true wealth is the capacity to give
And the only abiding security is an absolute
Trust in the One who never ceases to provide.

Of all the ads to buy and sell,
Where is one which would impel us
To receive with gratitude
And give with generosity?

First the righteousness of your kingdom—
Then the discovery of food for our hunger,
  Peace with our neighbors,
    Joy for our souls and
      Hope for the world!

Gracious God, may we be so fully your possession
That our possessions never carry us away.
Christ, our Lord, you made a mite into an inheritance of faith
And turned the sacrifice of all into an abundance of love.
Unbounded Spirit, so let us live.

—Allen Happe

the mighty mite

putting first things first

INTERVIEW WITH RICHARD TAYLOR BY SUSAN GRANT

What do you think about when you spend money?

"I want this." "I need it." "This would be nice in my collection." "It's pretty." "Is it worth the money?" "Can I afford it?"

Do you think about the environment, world resources, or people in developing countries? That's pretty hard to do—after all, what do they have to do with you when you're buying a new album or sweater?

To answer this question, we talked with Richard Taylor, author of Economics and the Gospel, *a Christian perspective on the ways we spend our money. Mr. Taylor is a member of the Movement for a New Society, a group actively working for non-violent social change. And as a co-founder of a direct-action group known as Liberty to the Captives, he is familiar with the political and economic realities in many Third World, or developing, nations.*

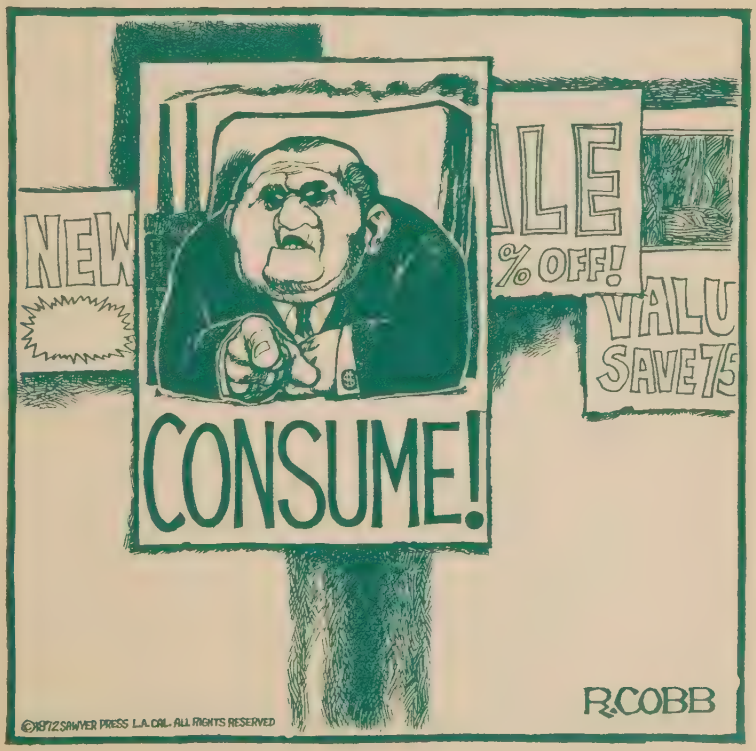
Economics is a matter of making some sort of exchange in order to meet one's needs. How do we define our basic needs?

I think there's a difference between the way secular people would define their needs and the way religious or Christian people would. In Biblical faith, there's a lot of guidance about economics. There are several themes involved. One is that God will meet our needs. We can rely on God. This is not to say that we don't have practical things to do for food and clothing. But in Timothy it says, "If we have food and clothing, with these we shall be content." (1 Tim. 6:8) And "The love of money is the root of all evils." (1 Tim. 6:10) There's much which says that basic needs center around very simple things, like

clothing, housing, education—a very few simple things—and then there's all kinds of warnings in the Bible about letting anything beyond that put people in spiritual danger or make it difficult for people to get into the kingdom of God. The Bible is loaded with warnings about the danger of inordinant wealth, and the need to stick close to the bone.

Another important theme is equality—that, from God's point of view, we're just one human family. The globe is to be looked at as populated by a family, and we're all brothers and sisters. Therefore, anything that hurts, injures, or makes others suffer—we should look at them with as much concern as we would if our brother or sister in our own family were suffering. The family theme is taken and spread over the whole globe, and it's said there shouldn't be vast wealth and vast poverty.

How do we begin to see ourselves as having vast wealth?



1972 Sawyer Press, L.A. Cal., all rights reserved

Many Americans feel they don't have enough.

Certain things spring to mind, like when Jesus said, "Beware of all covetousness, because a man's wealth does not consist in the abundance of his possessions." (Lk. 12:15) And yet, that's exactly what advertising is trying to teach us every time we turn on the T.V. That our wealth *does* consist in the abundance of our possessions. Our car is inadequate because it's a year old, and we need a new one. "Clothes make the man," therefore go out and buy a new image. There's tremendous pressure put on us to make us feel that what we have is inadequate, and we need the newest, the best, the latest. There is tremendous power that's put into advertising to analyze us, to figure out how we can most be appealed to. It's a huge force, and its aim is to sell as many goods as possible. Its aim is not oriented toward basic human needs.

But if people stop making "luxury" products, won't the economy collapse?

That's one of the biggest challenges—how you redesign the whole system so that it's oriented toward meeting basic fundamental human needs. Not producing electric carving knives, electric toothbrushes, six-track tape recording systems, etc.

There are several things to realize. First, there still are many

Uluschak, Edmonton Journal, Canada

people in the U.S. and in the world whose basic needs are not being met. So it's not just a question of creating vast unemployment among the electric toothbrush makers and throwing the workers out on the street. It's a question of reorienting the economy so that instead of making electric toothbrushes, they're producing decent medical care for people, or they're helping the school system produce better education, or they're working in the construction industry to meet the housing needs of people who are still living in slums, or they're designing and building better mass transportation systems. It's a matter of reorienting productive labor so it's really focused around the basic needs rather than around the luxuries. Most of the studies which have been made about how we can convert from a "bauble" economy

"Countries with a higher standard of living than ours recycle waste products we typically discard and they save on the world's resources."

to a "human needs" economy indicate that there's vast potential for even expanding the economy and the work force, if it was *really* centered around human needs.

When we buy resources or products from the Third World countries, are we paying a fair price?

This is an area of tremendous controversy. Some economists will argue that the international market is a fair one, and that people are getting their just rewards in terms of what they produce—they're getting the best price that the market will bear, and that's the way it ought to be. Others see it as a very exploitative kind of system. It seems to me that it's much more exploitative than fair. I say that for a number of reasons. It's pretty well agreed that in the international market, the price for *manufactured goods*—which is what the industrial, wealthy nations produce, tends to be much higher than the price for *raw materials* and *natural resources,* which is what the poorer countries produce. So there's a kind of exchange going on where the poor countries produce the raw materials which are purchased at the lower price. These materials come to the U.S., or Western Europe, or places like that, where they are used to manufacture the cars and so forth, which are shipped back to the poor countries. And the poorer countries have to buy at a higher price than they were paid for their resources. So they always lose.

How do multinational corporations exploit this situation in developing nations?

The feeling of some businesspeople is "What are the ways we can manipulate the poor countries so that we can get the highest possible profit from them and have the least possible restriction put on us?" They justify this by supporting the point of view that the purpose of industry is to make the highest profit, no matter what our social obligations might be.

This is shocking when you realize that a company like General Motors has revenues in the course of a year which are about $25 billion, which is higher than the whole gross national product of most of the nations in the world. So when General Motors deals with Chile or Brazil or Zaire, it's like a very powerful nation dealing with a very weak nation. They have tremendous power to bring to bear. Then, when you get something like Lockheed and other companies that are willing to pay

off politicians, bribe people and purchase elections; and when you put on top of that the fact that the U.S. government backs these corporations in what they do—if a country gets too interested in nationalizing their industry, often the U.S. government sends in the Marines, or will use other kinds of pressure like the CIA in Chile—the small countries don't have a chance unless they gang together like the Arab nations have done.

How does this affect the lives of people living in such countries?

Dom Helder Camara, the Brazilian Bishop, in criticizing his country, says that what industry needs in order to invest is political stability and no strikes. Also industry desires not to pay very high wages. To smooth the way for foreign business, therefore, what is created in a country like Brazil is a government that is very repressive, which creates a certain kind of political stability—you don't have a lot of political turmoil—because they come down so hard on the population.

People who raise a voice of opposition find themselves in jail, often tortured. Torture is being used very, very widely in many Third World countries now, both as a means of getting information about opposition groups, but also as a means of intimidation of people so that they'll be scared to raise any voice of opposition.

Usually in these countries unions are very restricted, or virtually not allowed. If they're allowed, they're forbidden to strike. So people don't have rights from the point of view of being able to organize to protect their rights. That means that they're usually paid at an extremely low wage.

Why don't we hear about this too often in the U.S. press?

I'm sure that a publication which has a major portion of its advertising from a corporation will be cautious, at least, of criticizing that corporation, because that corporation can move its advertising somewhere else. That's a great problem. It is amazing, though, how much information we can still get in the U.S. I think that's one of the great strengths of the American system. Although there is a connection between business and the press, I don't agree with some people that the press is just the mouthpiece of business.

Is part of our general lack of knowledge about these matters because we feel very materially comfortable, and therefore hesitant to learn about and change the status quo?

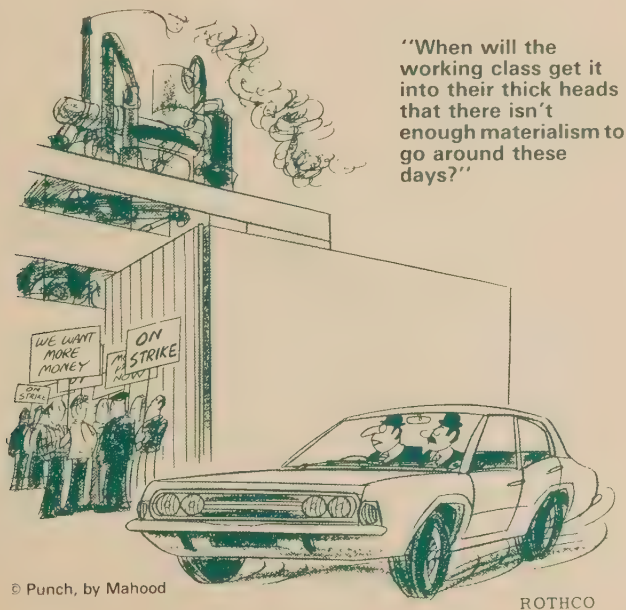
It's always hard for privileged people to give up their privileges or to look forward to any sacrifice. There are two thrusts for social change which exist within all of us. The first is self-interest, and the other is conscience. In the Vietnam war, there was a lot of self-interest involved, because

'People who move into a simpler life style are finding more freedom and joy in life than when they had 'financial security.'"

many of the students who were protesting were also people who were going to be drafted. In the Civil Rights movement, for many it was really an act of conscience. White students who went into the South to work in very dangerous situations weren't going because of self-interest—they were going because their conscience was really challenged to support basic human rights for black people.

I think that similar social changes can take place if enough people feel their consciences are challenged about our relations with the Third World. From the self-interest point of view, we can see that change is valuable, since many of those who are voluntarily moving into a simpler lifestyle are finding that there's a lot more personal freedom and joy in life than when they had "financial security."

Can the Third World develop a decent standard of living for its people if we don't assume a voluntary reduction of our stand-



"When will the working class get it into their thick heads that there isn't enough materialism to go around these days?"

© Punch, by Mahood

ROTHCO

ard of living?

I think it's not possible for the whole world to live at the U.S. standard of living. There aren't enough resources. One estimate is that if everyone lived at the U.S. standard of living, the world could only sustain about 500 million people. So it's obvious that those nations which have the highest standard of living and use the greater portion of the world's resources per capita, will have to come down so that those on the bottom of the world economic scale can rise somewhat.

But reducing our consumption of resources does not imply voluntary impoverishment. Much of this can be accomplished by more efficient use of resources and less wasteful practices. Studies have been done breaking down the consumption of energy per person per day into calorie units. This includes not only the food eaten by the average person, but also translates the energy needed to run clocks, cars, telephones, and other things the average person uses, into calories. It was found that the average U.S. citizen uses 250,000 calories per day, whereas the world average is only 35,000 calories per day. But in Western Europe, where the standard of living is *higher* than in the U.S. in such countries such as Sweden and West Germany, they are using only 70,000 calories per day. This is because they recycle, they use waste products we typically discard, they recapture heat released when they produce electricity and use it to heat buildings, etc. If we tightened up our practices, and weren't so wasteful, we could do this, too—thereby relieving the demand on the world's resources to a great extent.

What can young people do? For example, they spend a large portion of their money on clothing. How can they decide how much clothing is enough?

I don't think you can be completely rigid and lay down a law saying "two of this" or "three of that." But if you're really interested in living as close to the basic needs as possible, think of two factors: the seasons and the matter of laundering or getting things cleaned. If you take those two criteria and go through your wardrobe, basically, we've got a cold season and a warm season. So you need some things which will keep you warm, and some things which will be comfortable in the summertime. You need enough so that you can wear one while the other's getting washed. That means you don't need three or four sweaters.

I find I'm always attracted to new things. I'm always influenced by advertising. And when I see some new style, I have to constantly fight against that. One thing that's helped me is that my wife convinced me to get a very

"In a family, things are handed down from one to another, making such items last a long time. Why not do the same in a church community?"

small bureau, and that's been my criteria—not to go beyond that bureau—and it really holds me down.

My wife and I also found that, back when we were getting married, if we felt tempted to buy something, a dollar sent to C.A.R.E. (the group that does overseas relief work) would send 22 pounds of food overseas. So that meant that every dollar in my pocket meant 22 pounds of food for a hungry person. When we were about to buy a new shirt or a new pair of shoes, we would ask ourselves, "Here is ten or 15 dollars—is it more important for me to have the shoes? Do I really need that? Or is it more important for that many hundred pounds of food going to feed some hungry person?" That's really what it represents, the money we have as Americans. It represents something which can meet our "needs" which really may be luxuries, or can put food in hungry people's mouths. And I think we should continually ask ourselves that question.

Clothes do perform an important function in terms of defining who we are as persons. How far can we go?

There are two questions there: *What* am I trying to say by the way I dress myself, and *how* do I go about doing it? Part of the "what" is, as a U.S. Christian, that I'm trying to present a challenge to U.S. values and a challenge to the focus on fashion. I really admire some of my friends—they really have a wardrobe that's made up of blue jeans and sweaters. If they were invited to a World Council of Churches meeting in Geneva, Switzerland, they'd wear blue jeans. It's part of their witness to say that we don't need all that our culture has taught us. In that they're expressing who they are. I'm not saying that everybody should do the blue-jeans route.

The other thing is how. There's a difference between going to the most fancy clothing store in the most expensive shopping district, and going to a used-clothing store or Goodwill Industry or a hospital second-hand store. There are a lot of really good second-hand or recycle clothing stores.

How can teens recycle clothes they have in their closets which they're not wearing regularly?

That's something they could ask a local church group. Some local churches, for instance, are developing a resource center where they ask you to write down on a three-by-five card resources that you have that you could share. And

on the other side, you put needs that you have. They're all put into a central file, and collated. That's how people with clothing needs are matched up with people who have excess clothing. People with food needs are matched up with people who have a garden. People who need a car meet up with people who have two cars.

I was just at the Church of the Redeemer in Houston, Tex., and they have a used clothing store. It's not only for church people, but for the neighborhood as well. It's very well laid out; they have volunteers from the church who are there all day; they even have mannequins. But it's all second-hand clothing, which is being recycled. When you think in a family how things are handed down from one to the other, they last a long time. Why couldn't that be done in a church community?

What about the junk food young people are consuming?

You've got to pay attention to basic nutrition. And you've got to be careful of advertising. They can twist your mind, because they make a lot more money with potato chips than with potatoes, much more money from sweets than they do from apples. Meet your needs for nutrition, rather than their needs for profit.

In any consideration of spending money on food, you should think about what you're spending it on. In the case of meat, and also in the case of junk food, you're not necessarily making a very good bargain. With meat, you're making a poor bargain in terms of the total human needs. The most vivid statistic that sticks in my mind regarding the issue of meat, is that if you take an acre of land and plant it in grains to feed cattle, it will produce enough meat protein to feed somebody for 77 days. If you take the same acre of land and plant it in soybeans, and eat that protein directly through the beans, it would sustain a person for 6.1 years. So it's that big a difference.

With junk food, you're making a poor bargain nutritionally—you're paying money for nothing, or worse, maybe a case of some disease later on due to additives and preservatives.

Should we cut back on our consumption of non-nutritional "cash crops" like tea, coffee, tobacco or chocolate?

Well, it's complicated. If I stop drinking coffee, that doesn't insure that some peasant in Brazil gets a higher wage or gets fed. But in the aggregate, our purchases of things like tea and coffee mean that Third World countries have an incentive to produce cash crops. The owners of agriculture tend to be the big landowners, not the poor peasant. So they're using the land to grow coffee beans or tea leaves, and this stuff is sent to the wealthy countries. The cash flows back to the poor countries, but

"We can convert from a 'bauble' economy to a 'human needs' economy and even expand the work force and the economy as a whole."

most of it flows into the pockets of the landowners, not the peasants. The other way you could envisage would be that coffee or tea land being put in rice, corn, soybeans or something that could be used immediately to meet the people's food needs right there.

When we cut back our consumption of these products—that's the personal level—we need to also give our attention to the bigger, non-personal, political level. Groups like Bread for the World which are lobbying for legislation in Washington to insure that a greater proportion of our food and money will go to hungry people are one way of doing this. When there was massive hunger in Europe in the past, similar approaches were taken. The government asked citizens to cut back their beef and alcohol consumption, and the crops freed up by this reduction were then sent to feed the hungry. □

adillo, El Sol de Mexico

mixed-up money

A WORD PUZZLE

Can you find the hidden last names and terms associated with money? The words can be found by reading horizontally, vertically, and diagonally, forward and backward, up and down. Here are some clues. (Answers on page 71.)

1. His portrait is on the five-dollar bill
2. U.S. winner of 1976 Nobel Prize in Economics
3. A string or belt of beads used as money by early American Indians
4. Income earned before taxes
5. Income left after taxes have been taken out
6. British economist who revolutionized economic thinking in the early 1900's
7. TV's first $5 million anchorwoman
8. The Bible mentions this coin, which also means "a natural ability"
9. A rise of the general level of prices, during which the real value of money declines
10. A fall in the general level of prices, during which the real value of money rises
11. As first Secretary of U.S. Treasury, he influenced early American economy
12. She is popular syndicated columnist on money matters
13. A period in which production and consumption decrease, with a resulting drop in employment and income
14. A period of severe unemployment, during which the production facilities of many businesses are at least partially idle
15. A business having operations in at least one other nation
16. German writer-philosopher whose book, "Das Kapital," was the catalyst for present-day communism
17. A source of income in lieu of work for retired persons
18. A personal program of protection against future unforseen financial hardship
19. World economist, Christian lay leader, and member of British nobility
20. An economic system in which the basic economic decisions are largely made by individuals and firms acting in their private interests.
21. An economic system in which planning is performed by a central authority, either elected or gained by other means.
22. Principal founder in 1912 of a chain of five-and-ten-cent stores
23. Founder of classical economics and author of "The Wealth of Nations" (1776)
24. The type of credit most people use to buy houses.
25. Professional basketball's top attraction, who will earn $3.5 million for the next six years

DEPRESSIONOISSECERAWL
EVERYRBUSINESSPENSION
FANONCVXECONOMYINONOL
LEGYZHOIMSILAICOSAKLO
ADADTALENTOMINTENSEWN
TKOIBGNIOGGNOLETIKYOE
ITMUPMAWNOICIINCNINRR
OSWIMPOMPOMMNNTHSNETF
NETXYGOLDZADECFFUGSHR
WALTERSRAHOLDOTLRMINI
AMULTINATIONALOWARDOE
TUGGROSSYECNANORNTSMD
ELADOLLARSRUSHXTCRIEM
RGPNBANKINGASHEKELLOA
ETCAPITALISMONEYESNON

rip-offs

BY MURIEL LICHTENWALNER

Do you ever feel as if the world is out to get you? It's true that there are many ways teenagers get "ripped off," but, in most cases, if you are informed and act wisely and if your greed doesn't excede your need, it doesn't normally happen to you. But if you do get gyped, there are people who will listen and help.

After talking with young people and representatives of consumer protection agencies, we came up with the following frequent rip-off situations and what you can do about them.

Muriel Lichtenwalner is a local reporter in Pottstown, Pa., and a free-lance curriculum writer.

BUYING A USED CAR

Own your own car! That's nearly every teen's dream, isn't it? And not everyone can or should have a car. But for those who do, that dream can turn into a nightmare of repair bills and disappointments, if you aren't careful. We asked a used-car salesman for his tips on making that important purchase.

His first advice was: Buy your car from a dealer you know and preferably from a dealer who also sells new cars. The advantages to purchasing a used car from a new-car dealer are that you will have more selection and better service.

Go to the library and check the "Bluebook" of car prices. This will give you the average price for any car model you are interested in. A run-down car should be worth less than the Bluebook price, while a well-maintained one worth more.

Most car dealers will give you a warranty. Be sure to ask for it and examine what is written in it. Ask for a work order or checkout sheet, telling what the dealer has done, or will do, in the line of mechanical work before he delivers the car into your hands.

On the surface the car looks good, but what is it really like? Look at the door and fender fittings and check for properly-aligned joints. Pop up the hood and check for variations of color where the car is bolted together. Such variations usually mean the car has been damaged. If you spot frontal damage, forget it! This means it has been hit in the front end and this spells trouble.

Examine the tires for wear and check the shocks by pushing hard on each fender, front and back.

Most important, take the car for a road test before signing on the dotted line. (You might also consider taking it to an independent mechanic for a check-over.) Watch for vibrations on the front end or pulling to the left or right. If you notice this, have the dealer check for front-end alignment or tire balance.

If the car has automatic transmission, make sure it doesn't hesitate when shifting from gear to gear. With standard transmission, make sure there isn't excessive play in the clutch.

Listen for a humming noise in the rear as you drive. Snow tires will make this kind of noise, but so might a bad axle. The engine transmission and rear are most important parts of the car.

How are the brakes? Does the car stop without pushing the brake pedal all the way to the floor?

You will want to know how many miles the car has been driven by previous owners. Check the odometer reading and also look on the left-door frame to see if there is any notification that the odometer has been set back for

some reason while being repaired.

Your car dealer is required by federal law to give you a written statement containing the following information:

1. The car's actual odometer reading, plus a statement that it is correct.
2. Date of transfer of ownership.
3. The car's identification by make, model, year, body type, and license plate.
4. A sentence in which the seller indicates that he knows the law and his liability if the information given is incorrect.

If you have problems with your car and find that the dealer violated any of these provisions, you can collect three times the actual damage suffered or $1500, whichever is greater. You can even collect costs involved in suing, as well as reasonable attorney fees. Contact an attorney or a branch of the Bureau of Consumer Protection or similar agency in your locality.

LOAN COMPANIES

You've picked out your car and tested it to your own satisfaction. One more thing: If you don't have the cash, you'll have to arrange a loan with time payments. Our used-car salesman has one last word on this subject. If you are financing your car, never take the first deal. Go to at least three loan firms and take the one which offers you the lowest *annual percentage rate*.

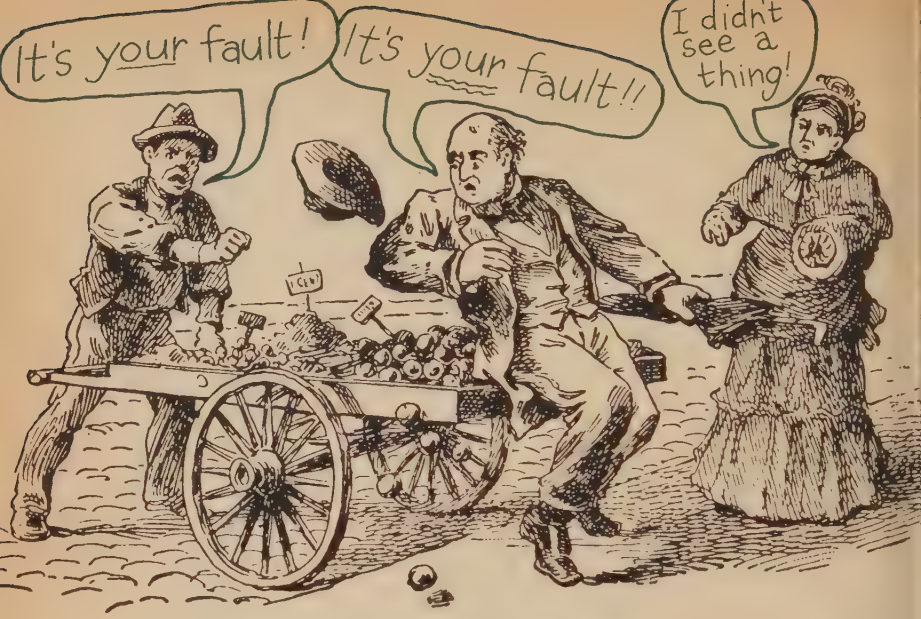
The cost of credit varies greatly from one lending source to another. In making your comparison, ask for this information: the total finance charge, the annual percentage rate, and the amount of monthly payments.

Don't be hoodwinked by statements like "easy credit," "no money down," and "low monthly payments." These have nothing to do with what it will actually cost you for the loan. Borrow as little as you can, even if it means taking money out of a savings account. The interest you earn on your savings is less than the interest you pay on a loan.

We compared the total cost of a loan from a commerical bank with that of a private loan company and discovered a startling difference. An $800 loan from a private loan company for one year cost $106.20 in finance charges, while the same loan from a commercial bank cost $54.28 in finance

charges.

Stay away from loans offered by mail through magazine advertisements, promising no interviews or endorsers. The risk is high for the loan company and *you* will pay dearly for that risk. Your best bet is to wait and establish a credit rating or ask your parents to co-sign with you at a bank. Remember, you must keep up your payments on schedule or the bank will be unwilling to grant future loans.



CAR INSURANCE

Another item to take into consideration when buying your first car is the amount it will cost for insurance. Some states require liability insurance. It's a good idea, required or not.

Teens are really discriminated against in this area and there isn't too much you can do about it. The statistics by which insurance companies establish their rates show that young drivers have a higher accident rate than older drivers.

An established insurance firm advised us that in Pennsylvania, girls 17 years and younger pay 75 percent more than their parents for the same liability coverage. Boys in the same age range pay 175 percent more. The rates gradually decrease to the age of 25 for a woman and 29 for an unmarried man. At those ages standard adult rates apply.

There are two things you can do to lower your rate. Take a driver training course, either in public school or from a private driving school, and obtain a certificate. Put the car in your parents' name until you have three years' experience.

Your insurance rate can go up if you are at fault in accidents. And this warning: If you let another person drive your car and that person has an accident, it's your insurance rate which will suffer!

HELP WANTED

Perhaps you're looking for a ummer job or maybe you've just ompleted high school and you vant a full-time job. No doubt ou've discovered how tight the mployment market is, especially or youth with no experience.

You search through the "help-vanted" ads and suddenly you see omething which looks good. You nswer an ad which offers you a ob, perhaps as a truck driver or a onstruction worker. But instead f a job, you discover a company is elling a course which supposedly vill qualify you for such a job. The ressure is on! If you don't sign mmediately, the course may be lled and you won't be able to get . It's the opportunity of a lifetime. nd the cost—only $1000. Sometimes more.

Don't be fooled. Such schools do ot guarantee jobs. In fact, we onsulted an experienced truck river who says trucking firms on't get their drivers from chools—they train their own.

A public high school guidance ounselor says she feels these chools, and others which come to our home to give their pitch, are e greatest teen rip-offs. If you e approached at home by any chool, check it with a guidance ounselor or with the State Dartment of Education.

Another "help-wanted" job rip-f is the firm which takes your application, tells you it has no jobs, but for a fee it will send your resumé out to prospective employers. Don't waste your money. Your resumé may be sent out, but there seldom will be any real attempt to get you a job.

Beware, also, of firms which offer you a job selling door-to-door, with products or equipment you must purchase from them and try to resell. You could end up with a room full of merchandise and no buyers.

Why not go to a state employment agency? Most of them make a real effort to match young people with jobs, at no charge.

Also, remember these rules before signing *any* contract:

1. Don't listen to oral promises. Make the salesperson put them in writing.
2. Don't sign anything you haven't read carefully and don't understand.
3. Never sign a contract under pressure. Be suspicious if you're not permitted a day or two to think it over.
4. Never sign a contract with blank spaces "to be filled in later."
5. Keep a signed copy of any contract for your own records.

You have these rights under federal regulations: If you sign a contract in your own home for

more than $25, you have the right to cancel it without penalty within three business days. Send the cancellation by certified mail and keep the receipt. This verifies the date. If the merchandise you mighv have received under terms of the contract is not picked up within 20 days, it is yours. Do with it whatever you wish.

ROCK CONCERTS

Have you ever paid for a ticket to a rock concert, only to find that the groups promised in the preliminary advertising didn't show up? Well, join the crowd! This happened twice within a short time in an Eastern Pennsylvania community and in neither case was a refund offered to the ticket purchasers.

There were substitute local groups on stage to fill the gap, but the audience was sadly disappointed.

Yes, there is something you can do about situations like this. First ask sponsors of the concert for a refund. If it is refused, take your complaint to the Bureau of Consumer Protection or similar consumer agency. The sponsor must come through with entertainment which was advertised or be held responsible.

Unless teens get together in matters like this, such wrongs will never be righted!

RECORD CLUBS

"Go a little crazy! Get a lot of music! 11 records or tapes—yours for $1.00." You can't miss this kind of advertisement! It appears in magazines and newspapers regularly.

This sounds exciting, doesn't it! But read the remainder of the ad before you fill out the coupon and attach your dollar. Your check or money order must be for $1.86, including costs of shipping and handling. And you are obligated to purchase eight more selections "at regular Club prices" during the next three years.

True, the Club will send you notice of its offerings every four weeks (13 per year) and give you ten days to respond if you don't want the selection. But will you remember to fill in the card and send it back on time? If you don't you will receive a record or tape

which you may not want. This is known as a negative option plan. And if you do send the card on time, will the company and its computer acknowledge it? That's another story entirely! Communication seems to break down often in this kind of business transaction.

The regular Club prices for records are $5.98 or $6.98, plus shipping and handling—figure a dollar or more for that. In most stores you can purchase the same records for $4.97, with no shipping and handling.

The Club prices for 8-track tapes are $6.98 or $7.98, plus shipping and handling. Prices in stores are about $6.54; sometimes less.

Up to now it isn't a bad bargain, provided all 19 records or tapes (the original 11 and 8 additional selections) are what you really want. But the longer you stay with the Club plan, the closer you come to paying out more than you saved on the original 11 records or tapes.

The idea is to hook you into purchasing more than you should by tempting offers.

Certainly you can cancel after you purchase the remaining eight selections (not before.). The problem, again, is persuading the computer to understand that you want out. The records or tapes keep coming, the bills mount, and threatening letters arrive when the bills aren't paid promptly. A teen in our family went through an experience like this. It wasn't until we began returning the merchandise unopened at the company's expense that the computer finally gave in.

Federal regulations give you this protection: Companies are required to ship within four weeks any introductory or bonus merchandise. They are required to terminate the contract if you request it after completing your obligation to make eight additional purchases. (Send it by certified mail to verify the date.) They are prohibited from sending substitute merchandise without first getting your approval.

If the company failed to send you a reply form or didn't give you the proper amount of time (ten days) to respond, it must give you full credit for unwanted merchandise and must pay return postage for it. Contact your Consumer Protection agency if a company with whom you deal fails to meet any of these requirements.

MUSCLE BUILDERS AND BUST DEVELOPERS

Because so many in our society encourage the myth that muscles turn a boy into a he-man and that big bosoms make a girl into a more desirable woman, ads for muscle builders and bust developers mislead many young people.

"Being flat-chested is no fun. Rush me my Bustline Expander and course"—$5.95 plus 50 cents for postage and handling. Such ads prey on a teen-age girl's desire to be gorgeous. One thing most of the ads have in common is that they fail to tell you what gadget is supposed to accomplish such miracles. You must send in your money and take what comes.

The mysterious item may be a cream or perhaps a rubber ball with instructions to press it between your hands. The latter, incidentally, isn't a bad exercise, but at $4 plus, it's quite overpriced.

Let's face it, no cream, gadget or exercise is going to increase your bustline. The only thing which can accomplish this is a silicone implant, which is expensive! Exercise can lift and strengthen the pectoral muscles. Save your money and ask your physical education instructor for bust-lifting and firming exercises, if you feel this is what you need. Or buy your own rubber ball in a toy department.

Look in magazines directed to the male population and you'll find just as many ads promising increased sex appeal for the male. These are of no more value than those for girls and women.

Such products as these are currently under investigation by the Federal Trade Commission and Food and Drug Administration, reports Mrs. Betsey Mikita, executive director of the Consumer Council of Greater Philadelphia. Hopefully they will be off the market and out of your magazines eventually.

Meantime, if you ordered one of these items and the advertisement guaranteed results, notify the firm that you want your money back. If you don't get it, report it to the Consumer Protection agency.

WEIGHT REDUCTION

Another popular advertisement ubject is weight reduction. You an "kiss the fat good-bye" with a 0-day supply of reducing tablets, sing up to 9 pounds in only two ays. Or you can try a sauna suit to elt away the pounds and ches—while you gorge to your eart's content.

Both of these methods are uaranteed to reduce your wallet, not your figure. The only way to se weight quickly is to take the ater from your system. But it isn't oing to stay out.

Do the sauna suits and similar adgets really take off weight and ches? Yes, but only temporarily. hey cause you to perspire. But ke a drink of water and the eight is back on. As far as the inches are concerned, constricting belts would cause a temporary size loss by squeezing fluid from the affected tissues to other parts of the body. But the fluid will be back in place in a short time.

So far as weight and size reduction, sensible diet and exercise are your only sure bets. But not fad diets, please—and don't let yourself get painfully thin. If you really are overweight, see your doctor and let the doctor decide how much weight should come off and the best way of doing it.

Government agencies are attempting to put products like these weight reducers off the market, too. They not only don't work, but some are harmful.

THE DRUG SCENE

One of the biggest rip-offs of all is the drug scene. Most young people are already wise to the dangers to users and the exploitation of teen-age buyers of drugs and alcohol.

Those who seek to buy drugs usually get less than what they want and pay more than they can afford. They're at the mercy of the peddler. That's why much teen-age theft is traced to a desire to get enough money to buy enough drugs to satisfy. And soon you reach a point where you're never satisfied.

Solution to this rip-off? Stay away from the drug scene. Not only is it expensive and injurious to your body, but it's illegal. That's bad news.

HOW TO FILE A COMPLAINT

First, take your complaint to the company or store in question. Most reputable firms have consumer relations departments, sometimes under slightly different names. If you make your complaint in person, take along receipts and guarantees or warranties. When you complain, don't be hysterical. Calmly explain what has happened. Do not accuse; do not threaten; just explain. If the person to whom you express your complaint says he or she doesn't have authority to handle it, ask to speak to the person who does have this authority.

If the firm is located too far away for a personal call, write a letter describing the product in question by brand name, size, color, model number, or other identifying features. Have copies made of receipts or warranties—do *not* send the originals. Keep a copy of your letter and all other correspondence which results from the complaint.

If you cannot get satisfaction this way, contact a consumer organization in your community. It might be a regional office of the Bureau of Consumer Protection, an Office of Consumer Complaints, Department of Consumer Affairs, Better Business Bureau, or Chamber of Commerce. Sometimes the local newspaper "action line" (or similar column) will help.

You probably will be asked to fill out a complaint. Be ready with the following information: Dealer's name and address, purchase or order date, price, name and serial number (if any) of the product, copies of receipts and warranties

not actual ones), your name, address, and telephone number.

If you cannot locate a consumer office in your locality, contact the Bureau of Consumer Protection, Federal Trade Commission, Washington, D.C. 20580, or your State Attorney General's office, or The Office of Consumer Affairs, Washington, D.C. 20201.

In Canada, contact the Director, Trade Practices Branch, Department of Consumer and Corporate Affairs, 219 Laurier Ave., West, Ottawa, Ontario, Canada.

In addition, a long list of consumer help specialty groups is included in *The Money Book,* by columnist Sylvia Porter. The library should have a copy.

And if you still feel you need help, consult a lawyer. Take your case to court. But it's costly to you and alienating to whomever you are accusing.

You have rights as a consumer. The consumer organizations which we contacted assured us that they are ready and willing to listen to teens' problems and complaints.

But, remember, you can avoid many problems if you read very carefully before you sign your name to a contract or a coupon. Don't be in a hurry! □

protect your rights and money

BY TAMAR FOX

"Jim called us Friday night about the radio and. . . I was able to have them install it on Monday. They were very pleasant, and even gave us a much better unit than they had planned to . . ."

That's a portion of the letter we received from the Pugsley family after helping them get the car radio for which they'd been waiting for three months. The Pugsleys first wrote to us concerning a misunderstanding with a local car dealer about their van. They had purchased the van with the understanding that the radio, which had been removed, would be replaced. Three months later, after repeated attempts to get the radio, they contacted our student-run Consumer Action Service.

CAS evolved out of a class called "Protect Your Rights and Money" at the St. Paul Open School. Open School is a public alternative school for 500 students, ages 5-18. Joe Nathan, teacher, says, "I wanted to teach a class that would help students learn to protect themselves and show them they can help others." He also felt it would show students the value of basic skills, such as careful reading, accurate computation, and clear writing.

The class, which has about 35 members between 12 and 18 years old, has been meeting twice a week for a little over a year. In that time we have handled about 35 cases, with an 80 percent success rate. We had a few meetings over the summer to work on special projects, such as a booklet, entitled "How You Can Do It!", which is being distributed throughout Minnesota by the State Department of Education. (Readers can get a copy by sending $1.00 to: Protect Your Rights and

Tamar Fox is a student at the St. Paul (Minn) Open School.

oney Class, St. Paul Open
hool, 97 E. Central Ave., St. Paul
inn. 55101.)

When the class was formed, the st thing we did was print a pchure letting people know we ere willing to work with them. It scribed how we operate, and minded people that we weren't orneys and couldn't guarantee ccess. These were distributed pund the city (in stores, busisses, libraries, etc.). It's impornt to get as much publicity as ssible, because people are metimes reluctant to work with idents (or any group) unless ey're fairly well known. Three ea newspapers, The Minneapo- *Star,* Minneapolis *Tribune,* and Paul *Pioneer Press,* have written articles about us. Many of the neighborhood newspapers have informed people of our services, and various members of the class have been interviewed on the radio and for magazine articles. This year we are planning to set up an information booth in the downtown area, where people can ask questions about consumer problems, and find out more about how we can help them.

Over the past year we've developed a method for handling cases that we feel works well for us. When we receive a new case, we always discuss it as a class. First we decide exactly what it is we hope to accomplish, which is sometimes pretty obvious, but not always. For example, one woman

Author Tamar Fox types one of the many letters needed to conduct the business of the Consumer Action Service.

Members of the Consumer Action Service look over some land they hope can be made into a park.

wrote to us extremely disappointed with a permanent she had received. She paid $25 for the permanent and $10 for conditioners, which she hadn't used. The beauty shop had refused to refund any of the money. The class was divided about how much of the money should be refunded, but finally decided to ask for a refund of at least $10 for the conditioners.

The next step is to list a couple of alternative strategies, discussing the advantages and disadvantages of each. After deciding as a class what should be done first, the two or three people handling that case begin working on it. Besides the actual case work, they also make progress reports every class meeting and keep a file of the case. This file includes copies of all correspondence, contracts, documents, and laws pertaining to the case and an information sheet telling who worked on the case, parties involved, steps taken, and final results.

Many times the consumer's problem is caused by a misunderstanding, which is why it's always a good idea to get agreements in writing. For example, in one case there was a disagreement about exactly what the woman we were working with and a mechanic had agreed on. The woman wrote to us saying she had taken her car to a transmission repair shop for an estimate (she had chosen the shop because it had the biggest ad in the yellow pages). After driving the car, the mechanic told her tha

Many times consumers' roblems are caused by misunderstanding. 'hat's why it's always vise to get agreements n writing."

epairs would probably cost beveen $175 to $200. She recalled hat he had said that a complete stimate would take more time, nd the final cost might be $30 to 40 more. She also said that the echanic offered to do a complete stimate and contact her the next ay, which she agreed to. When e mechanic called her, he said e repairs would cost $350, and it ould cost $100 to return the car the condition it was in when she ft it (he had taken it apart to do e estimate).

We contacted the Minnesota ttorney General's office to find ut how to proceed (this was one f the first cases we worked on and e weren't very confident about hat we could do). The lawyer we lked to suggested we write down e facts as the woman remembered them, which we typed up nd brought to his office. The wyer then contacted the owner f the repair shop.

According to the shop owner, e mechanic said he thought the oman had authorized not just an stimate but actually doing the ork. He told us that the lawyer from the Attorney General's Office had called to encourage a fair settlement. The shop owner offered the woman three choices: The mechanic would put the car back together for $25; the shop would buy the car for $50; or they would repair the car for $270. We called the Attorney General's office again, and the attorney explained that since there was no written agreement and no way to tell exactly what had happened, he felt the three options were relatively fair.

The woman decided to have the repair work done. Eight months later she reported that the car was working well and no further repairs had been needed.

As we handled more cases and gained more experience, we did more of the work ourselves. Now we usually don't go to another agency unless we haven't been able to get any action within a month, or sometimes we call just to get quick information about a particular law.

The class does not only handle consumer complaints. Wayne Jennings, our principal, asked us to investigate the possibility of obtaining a stoplight on the street that separates the school from the playground. I was one of the two students handling that case. The first thing we did was contact the St. Paul Department of Lighting and Design. We talked to an engineer there, who suggested we

contact the Chairman of the Hazardous Crossings Committee. He wrote back promptly inviting us to the next committee meeting. We took several traffic counts in preparation for the meeting.

The committee decided a traffic light would be too costly, and also could not be installed for at least two years. They did agree that the crossing was dangerous for our younger students and have put up warning signs, painted crosswalks, and they're investigating the possibility of installing a flashing amber light to alert drivers of the crossing.

People often ask us what we feel we're learning from the class. In the traffic-light case, we learned how formal meetings are run, how to get on the agenda, and how to present your request at such a meeting. In the car-transmission case, we found out it's a good idea to get both sides of a story, and the importance of getting agreements in writing. Also, as a community service group, it's important that we look at problems objectively, and don't automatically assume the consumer is right.

Class activity is not just limited to working on cases. Last year we took field trips to Small Claims Court (we also took one case there), the Minnesota Law Library, and some of the local consumer agencies. We took turns going to the Minneapolis *Star*'s consumer column, working one-to-one with them, seeing how they handle

Tamar Fox and Tony Gardner work on a case as part of their classwork.

As a community service group, it's important that we look at problems objectively and don't automatically assume the consumer is right."

ses (their system is just about e ours, on a much larger scale), d getting valuable insight into w to improve our own program. We also read books, saw movies d filmstrips, and for a time had a vyer come once a week to cuss some of the legal aspects cases we were working on, and k about contracts, warranties, arantees and other legal terms h us.

Hopefully, after reading this, some of you might become interested in starting classes like ours in your own school or community. It's an experience I wouldn't hesitate to recommend to anyone. Besides being fun, it's exciting to have people depend on you, and to realize you can help them. We'd like to help your class get started, so if you have any questions, please write to us:

Protect Your Rights and
Money Class
St. Paul Open School
97 E. Central Ave.
St. Paul, Minn. 55101

Also, if you do get a class started, we'd like to hear from you. Good luck, and we hope your class is as much fun as ours! □

Abraham LINCOLN
Milton FRIEDMAN
WAMPUM
GROSS
NET
John M. KEYNES
Barbara WALTERS
TALENT
INFLATION
DEFLATION
Alexander HAMILTON
Sylvia PORTER
RECESSION
DEPRESSION
MULTINATIONAL
Karl MARX
PENSION
INSURANCE
Barbara WARD
CAPITALISM
SOCIALISM
Frank W. WOOLWORTH
Adam SMITH

D	E	P	R	E	S	S	I	O	N	O	I	S	S	E	C	E	R	A	W	L				
E	V	E	R	Y	R	B	U	S	I	N	E	S	S	P	E	N	S	I	O	N				
F	A	N	O	N	C	V	X	E	C	O	N	O	M	Y	I	N	O	N	O	L				
L	E	G	Y	Z	H	O	I	M	S	I	L	A	I	C	O	S	A	K	L	O				
A	D	A	D	T	A	L	E	N	T	O	M	I	N	T	E	N	S	E	W	N				
T	K	O	I	B	G	N	I	O	G	G	N	O	L	E	T	I	K	Y	O	E				
I	T	M	U	P	M	A	W	N	O	I	C	I	I	N	C	N	I	N	R	R				
O	S	W	I	M	P	O	M	P	O	M	M	N	N	T	H	S	N	E	T	F				
N	E	T	X	Y	G	O	L	D	Z	A	D	E	C	F	F	U	G	S	H	R				
W	A	L	T	E	R	S	R	A	H	O	L	D	O	T	L	R	M	I	N	I				
A	M	U	L	T	I	N	A	T	I	O	N	A	L	O	W	A	R	D	O	E				
T	U	G	G	R	O	S	S	Y	E	C	N	A	N	O	R	N	T	S	M	D				
E	L	A	D	O	L	L	A	R	S	R	U	S	H	X	T	C	R	I	E	M				
R	G	P	N	B	A	N	K	I	N	G	A	S	H	E	K	E	L	L	O	A				
E	T	C	A	P	I	T	A	L	I	S	M	O	N	E	Y	E	S	N	O	N				

24. MORTGAGE

25. Julius W. ERVING, Jr. ("Dr. J")

tools to influence the economy

BY ROGER STRAIT

Money means trusting one another. Physically, money is just a piece of paper or a piece of metal with which you can do astonishing things—buy a milkshake, attend a rock concert, or give it to the church to help someone in India. But this can happen only because other individuals, and society as a whole, accept money.

Thus, money performs three important functions for us.

First, it is a measuring stick—it sets a standard of value. Thus, the difference in value of two watches is measured by the difference in the prices of those watches.

Second, money makes easier the possibilities for an enormous variety of exchanges and adds great flexibility to our activities. Without money, we would not onl be reduced to bartering—exchanging one product for anoth er, but we would also have to tak time to hunt around with eac trading transaction to find some one who happened to want jus what we happened to have.

For example, suppose we live in a barter economy and yo owned a motorcycle. Let's sup pose also that your parents be came ill and you needed to trad your motorcycle for food an medicine for your parents. But yo could not go to just any foo merchant, for you'd have to find merchant who happened to want motorcycle. Then, you'd have t barter how many cans of bean peas, ham, rice, etc., your moto cycle was worth!

But with money, we don't do a that. You sell your motorcycle fo money. Then you buy whateve food you need and can carry hom (instead of the truckload of canne

---

Dr. Roger Strait is Professor of Economics at Farleigh-Dickenson University and leader of the New Priorities Movement at Riverside Church, New York City.

ans you would have received if u were bartering). You still have oney left to buy more later.

That brings us to the third arvel of money—it acts as a orehouse of value. Most of the oney from selling your motorcy- e you can save. You can spend it you need it until your parents t well. And you still may have me left over. The money you ved is able to store its value until u need it—for college, for a car, whatever.

But all of this is possible only cause society as a whole at me time in its history set up a stem of money that everyone uld trust. And you and your society should at all times protect that trust. Once that trust is broken, the system is weakened.

Money is one of those interesting points where both the life of the individual and the life of the society meet. The purpose of money is to aid the life of both, but it can't do that unless it is completely trusted by the individuals, and that will not happen unless the money system has been wisely and justly established for the society as a whole, not for the benefit of any particular group within society. Often economists term the individual concerns as *micro* concerns and the concerns of the whole group as *macro*

concerns. A healthy society must have a proper balance of *micro* and *macro* interests.

During the founding years of the United States, we were fortunate to have the right *micro-macro* balance, primarily because of two of the founding fathers—Thomas Jefferson and Alexander Hamilton. In his writing the Declaration of Independence and in his political actions that followed, Jefferson supported individual freedom and equality. Meanwhile, Jefferson's frequent opponent, Hamilton, developed and protected a new economic system that he felt was good for the nation as a whole. Thus, the struggle between these two men contributed to an amazing *micro-macro* balance. The question we must ask today is: Have we maintained this balance?

Today, in your generation, you are faced with a new task of re-establishing a balance which has been broken, not by evil intent, but by unconscious development. I believe that there are four areas today where young people, whether or not you are 18 and can vote, must take hold and work for a new balance.

What are these danger points?

1. *The "imperial" Presidency is a threat to civil rights.* Over the years the importance and power of the Presidency of the United States has grown to such an extent that some feel this position has the aura of an emperor rather than the elected president of a republic. Many of these new powers are not delegated by the U.S. Constitution. They are powers that have developed in areas that didn't exist at the time the Constitution was written—such as the growth of Big Business, Big Government, Big Labor, Big Military, and Big Research. The President has direct control over two of these and enormous indirect influence on the others. In the hands of an unscrupulous President, he could bring all this power to bear on changing our institutions, limiting personal freedoms, and oppressing individuals.

2. *Big Business overwhelms the public interest.* The personal (micro) concerns of the individual corporations overwhelm the public (macro) concerns of the society as a whole. Big business has developed only in the last 100 years. For the first 70 years after the Constitution, it didn't exist. But today the corporation is not only nation-wide, but often world-wide. It cannot help but be enormously powerful and often its own interests conflict with the good of society as a whole. Big Business did not set out to do this. It came through growth. We and Big Business are trapped in its *success,* not its failures! This fact should make us even-tempered and without bitterness as we propose and work for reforms. We are not fighting the devil. We are

se of money is built a trust relationship. ou and society should all times protect that ust. If broken, the stem is weakened.

ng to set reasonable limits.

. *Are we misusing the Keyne- n tools?* Based on the theories Economist John M. Keynes, the ynesian tools are the names en given to a combination of ernment policies that are able control to an astounding extent level of economic activity in a italist economy. In brief, they the following:

. To raise or lower the interest es through the Federal Reserve nk.

. To increase or decrease the ney supply through the Federal erve Bank.

. To increase or decrease the eral budget.

. To increase or decrease es.

. To increase or decrease large ernment projects.

. To increase or decrease the ernment debt.

. To increase or decrease the ount of services rendered by government.

ll capitalist governments today these tools largely to deter- e the level of business activity their economies. What these tools can control rather effectively are:

a. They can turn on recessions.

b. They can turn off recessions.

c. They can increase employment.

d. They can increase unemployment.

e. They can bring a general prosperity.

But there is one thing that these tools do *not* do effectively. They do not *control inflation,* or at least they do not control inflation *without combining that control with a high level of unemployment.* But that is exactly what the tools have been used for. Why?

Many people feel that the government has responded to the private interests of the large corporations and unions rather than the people as a whole. Such a view is briefly based on the following facts:

The tools can be used for full employment and prosperity, but if they are used for that, we will face inflation. The only way to control inflation in an economy of large business units at full employment is to have very strong stand-by powers of wage and price control by the government. But corporations and large unions do not want to subject themselves to that control, so they would rather choose the alternative. The alternative is to use the tools to control inflation, but to do that in an economy of large, semi-monopoly

units means that you have to semi-depress the economy for several years at a time, with high rates of unemployment. In this alternative, the corporations and unions do not have to bother with government regulations of prices and wages, but on the other hand, about ten percent of the little people, the women, the minorities, the youth, and others, suffer a semi-permanent unemployment.

Now the fact is nobody knows if a full employment policy and wage and price controls would work over time because it has never been adequately tried in peace time. But on the other hand, the controlled unemployment has been tried. We have used the Keynesian tools to stimulate two recessions since 1969, we have had almost constant unemployment for most of the decade, and inflation is about as bad as when we started the effort in 1969, namely six percent. The fact is it just doesn't work well. Isn't it about time to try the other alternative? We cannot be dogmatic about this issue. Often in life there are no easy solutions. But, *if* it is true that the other alternative has not been tried largely because of the interests and convenience of the corporations, then that is unfair. Two things are clear:

a. The Keynesian tools should be used for the benefit of the people at large, and not for the special interests of the corporations and unions, or anyone else.

b. Unemployment is an outrag if it is essentially planned. We a raised quite correctly to base o self respect as we grow up on o capacity to carry our own weigh to work. If that is true, and th society then plans for a certa percentage of unemployme perhaps five percent, in effect th society is planning the psycholog cal destruction of five percent of i own people. I believe that that wrong and must stop. There a very few things that should have higher priority than *jobs for a* Only basic freedoms should g higher priority. Prices of larg corporations and wage rates unions are *not* among the absolu basic freedoms. They are n mentioned in the Bill of Rights.

4. *We are destroying our envi onment and resources.* It is cle that our individual life styles a the life styles of our corporatio and unions are running into co flict with the interests of society a a whole and of posterity. Th central problem is related accumulating pollution and th exhaustion of resources.

In the heyday of 19th centu capitalism, the assumption w made that if everybody pursu their own self interest, no o would have to look after th interests of the whole. If ever body pursues their own self inte est, automatically the self intere of the whole will be maximize Our Puritan forebearers wou

een-age unemployment s very high. Psych out ne local problem and rganize to solve it. Aim or planned employment or youth.

ave laughed at such a shallow sumption. Of course, it never orked, but we covered over its ilure by an excessive use of sources. Pollute one river, go on the next—until at last there ere no more rivers to pollute.

The only way to provide society ith a clean river is for society as a hole to set up the institutions at protect the river and have the wer to enforce such protection. ut until the ecological crisis hit , Americans *would not* face this mple fact.

These, then, are the four areas here the micro-macro balance upset in our society. You as uth will inherit these problems. ut there is need for a creative sponse right now.

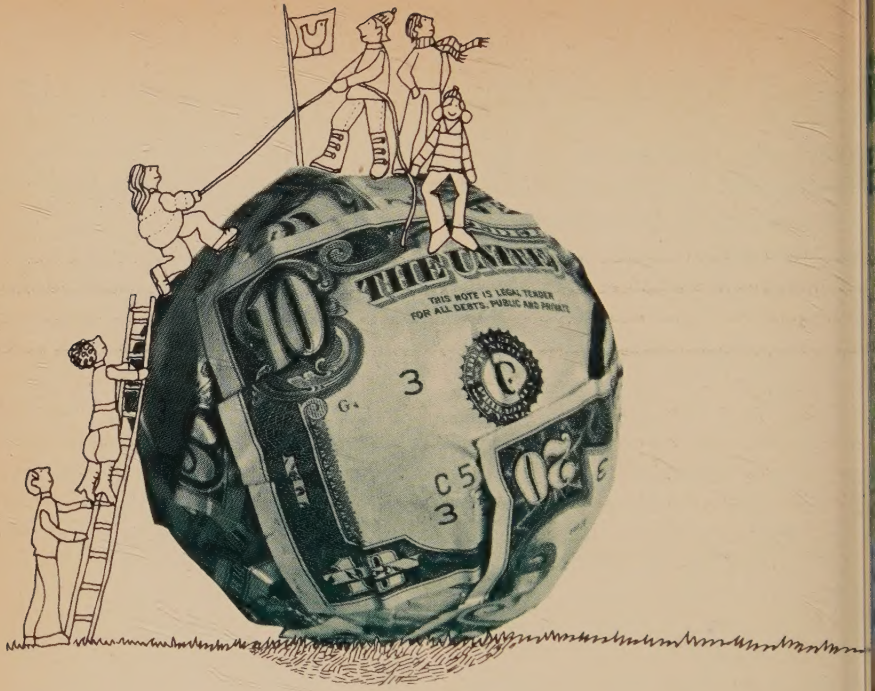
What can you do?

1. *Become a source of correct formation.* Often young people ive more time available, plus eir scholastic life can enable em, to become informed about ucial issues such as the above ur danger points. When you arn, tell others. In a democracy, mmunication precedes dealing ith any solutions.

2. *Organize efforts of your own.* For example, teen-age unemployment is very high and is often responsible for misuse of hard drugs. Psych out the problem and organize to solve it. End planned unemployment and aim for planned employment for youth. Or consider organizing around ecological or environmental issues. For example, the whale could become a powerful ecological symbol. The blue whale is the largest creature on earth but not more than ten of them are left. Or start your own co-op, or your own Third World gift shop, or your own consumer protection group.

3. *Help those who are already at work.* If a group is already organized and working on issues to benefit society as a whole, join them, help them earn money, volunteer time to do office work, leg work, promotion, etc.

4. *Become a source of truth.* Liberate people from those illusions and myths that prevent them from solving their problems. Liberate people from the belief that they do not have to think of the welfare of the whole—nation or world! Liberate people from treating Big Business as if it were little business. (Big Business controls its wage and price structures which means we are no longer a free, competitive price economy but a privately-planned economy. Explore alternatives.) Liberate people of the idea that the United States is



the richest society in the world. (Personal income is now higher in Sweden and Switzerland and many European countries have much more adequate public services. Help others to be open to what's happening elsewhere.)

5. *Take your own life style seriously.* One thing you can control is what you yourself do in your everyday life. Are you satisfied with your own life style? Is it really yours or is it largely shaped by enticing advertising or by group conformity? Are you eliminating needless consumption, not only to be thrifty and ecological, but considerate of others? Are you encouraging friends and family to do likewise? Have you taken responsibility for *your own* life style?

These are beginning ways to tackle the "New Constitutional Task"! Our odds are no greater than those of our founding fathers. The forces we face are larger, but we're a richer and larger society and our means of communications are far more adequate. It took the supporters of ecological change only five years to awaken a whole nation.

In our generation, we also can create a new balance between *micro*-freedom and *macro*-responsibility. The new balance is your task. It will save our earth. □

t's worth
ın extra look

INFORMATION

rite your church's national headquar- for any position papers or statements printed materials' on such financial es as tax reform, poverty, federal ding, missions or charities sponsored, vardship, etc.

KS

lvia Porter's Money Book (How to Earn pend It, Invest It, Borrow It, and Use It to er Your Life) by Sylvia Porter (Avon, 5) $5.95.

ur Family and Its Money by Helen M. and Melinda Holcombe (Houghton in Co., 1973) $6.95.

conomics by Paul Samuelson Graw-Hill, 10th edition, 1976).

pitalism and Democracy by Milton dman (University of Chicago, 1962).

oney (Whence It Came, Where It Went) John Kenneth Galbraith (Houghton in Co., 1975) $2.75.

e Cultural Contradictions of Capitalism aniel Bell (Basic Books, 1976) $12.95.

nall Is Beautiful (Economics as if le Mattered) by E. F. Schumacher ennial Library, Harper and Row, 1973) 5.

vmanomics (How We Can Make the omy Serve Us Not Destroy Us) by en Loebel (Random House, 1976) 5.

ving Poor With Style by Ernest Callen- (Bantam, 1972), $1.95.

e Eco-Spasm Report by Alvin Toffler tam Books, 1975) $1.50.

ead for the World by Arthur Simon list Press and Eerdmans, 1975) $1.50.

e End of Affluence (A Blueprint for Future) by Paul R. Ehrlich and Anne H. ch (Ballantine Books, 1974) $1.95.

hy Do We Spend So Much? (Popular omics Press, 1975) $1.00.

nly One Earth (The Care and Mainte- e of a Small Planet), by Barbara Ward Rene Dubot (Norton & Co., 1972), 0.

• *The Challenge of World Poverty,* by Gunnar Myrdal (Random House, 1971), $2.95.

• *Why Is the Third World Poor?,* by Piero Gheddo (Orbis Books, 1973), $3.95.

PERIODICALS

• For practical use or for research, see the finance sections in *Time, Newsweek,* and *U.S. News and World Report* magazines.

• In varying degrees of readability, the following magazines might be helpful: *Changing Times, Consumer Reports, Money, Business Week, Forbes, Fortune, Nation's Business,* and *Financial World.*

• The daily newspaper, *The Wall Street Journal,* is for professional people in business, but it has regular features of interest to the average lay person.

PAMPHLETS

• The government publishes all sorts of inexpensive and free pamphlets to help the average person on a variety of topics, including consumer tips, money management, etc. For a price and title list of publications in your area of interest, write: Superintendent of Documents, Government Printing Office, Washington, D.C., 20402.

• To explain the U.S. economy, a pamphlet has been prepared by The Advertising Council and the U.S. Department of Commerce in cooperation with the U.S. Department of Labor. It is entitled "The American Economic System . . . and Your Part in It." Copies are available free by writing: "Economics," Pueblo, Colo. 81009.

• To dispute some of the basic concepts in the above pamphlet, a coalition of labor, consumer and environmental groups published a counter-pamphlet. It describes major problems facing our economy. It is available free from: "A Working Economy for Americans," Washington, D.C. 20036.

pecial issue on money is sponsored by the U.S. Power and Priorities Team
United Church Board for Homeland Ministries.

FAST FOOD AND TEENS 2
By Greg Moyer

FOOD FOR THOUGHT 12
Cartoons by Doug Brunner

ECONOMY WITH A SOUL 18
Interview with Robert Lekachman

YOU CAN DO IT! 30
By Brian Vachon

THE BIBLE AND MONEY 34
By Wayne B. Robinson

THE MIGHTY MITE 40
Prayer by Allen Happe

AS IF THE WORLD COUNTS 42
Interview with Richard Taylor

MIXED-UP MONEY 52
A word puzzle

RIPPING-OFF YOUTH 54
By Muriel Lichtenwalner

STUDENTS PROTECT CONSUMERS 66
By Tamar Fox

TOOLS TO INFLUENCE 72
By Roger Strait

DIG A LITTLE MORE 79
A bibliography

CP
THE LIBRARY
PACIFIC SCH OF RELIGION
1798 SCENIC AVE
BERKELEY CA 94709